

**CITY OF DINUBA
HOUSING ELEMENT**

**Prepared By
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TABLE OF CONTENTS

CHAPTER 1 INTRODUCTION	1
1.1 State Policy and Authorization	1
1.2 Relationship to Other General Plan Elements	1
1.3 Housing Element Organization	2
1.4 Plan Area	2
1.5 Public Participation	5
CHAPTER 2 EVALUATION OF THE 1984 HOUSING ELEMENT	6
2.1 Review of Results of the Goals, Objectives, Policies, and Programs of the Previous Housing Element	6
2.2 Conclusions	19
CHAPTER 3 COMMUNITY PROFILE	20
3.1 Population	20
3.2 Employment	21
CHAPTER 4 HOUSING PROFILE	24
4.1 Housing Characteristics	24
CHAPTER 5 HOUSING NEEDS	27
5.1 Existing Housing Needs	27
5.2 Special Needs	31
5.3 Projected Housing Needs	35
CHAPTER 6 RESIDENTIAL LAND RESOURCES	38
6.1 Available Land Inventory Within the City Limits	38
6.2 Unincorporated Lands Designated for Residential Development	39
6.3 Total Residential Capacities	40
6.4 Availability of Public Facilities	42
CHAPTER 7 DEVELOPMENT CONSTRAINTS	43
7.1 Governmental Constraints	43
7.2 Non-Governmental Constraints	46



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**TABLE OF CONTENTS
(Continued)**

CHAPTER 8 GOALS, POLICIES AND OBJECTIVES	50
CHAPTER 9 FIVE-YEAR ACTION PLAN	55
9.1 Provision of Adequate Sites for Housing Development	55
9.2 Provision for Very Low, Low and Moderate Income Housing	57
9.3 Housing Rehabilitation and Conservation	61
9.4 Housing to Accommodate Special Needs	64
9.5 Removal of Constraints	66
9.6 Energy Conservation Opportunities	68
9.7 Promotion of Equal Housing Opportunities	69
FIGURE 1-1 REGIONAL LOCATION	3
FIGURE 1-2 CITY OF DINUBA SPHERE OF INFLUENCE	4
FIGURE 6-1 UNDEVELOPED LANDS	41

CHAPTER 1

INTRODUCTION

The Housing Element directs residential development and provides for housing preservation consistent with the overall economic and social values of the City of Dinuba. The Housing Element is an official municipal response to a growing awareness of the need to provide housing for all economic segments of the community. It establishes policies that will guide City decision making, and sets forth an action program to implement housing goals.

1.1 State Policy and Authorization

The Housing Element is one of seven General Plan Elements mandated by the State of California. The California State Legislature has identified the attainment of a decent home and a suitable living environment for every Californian as the state's major housing goal. To assure that local planning effectively implements statewide housing policy, the legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive General Plan. This document updates and replaces the 1984 Housing Element.

Sections 65580 to 65589 of the California Government Code contain the legislative mandate for the housing element of the General Plan. Article 10.6 was added to the Government Code in 1980 and incorporates into law Housing Element Guidelines established by the California Department of Housing and Community Development (HCD). In addition, this section changed HCD's role from "review and approval" to one of "review and comment" on local housing elements. Article 10.6 also requires an update of the housing element every five years.

1.2 Relationship to Other General Plan Elements

The California Government Code requires that General Plans contain an integrated, internally consistent set of policies. The Housing Element is affected by development policies contained in the Land Use Element, which establishes the location, type, intensity, and distribution of land uses. In designating the location and density of residential development, the Land Use Element places an upper limit on the number and types of housing units that can be constructed. The acreage designated for industrial, commercial, and office uses creates employment opportunities. The presence of these jobs affects the demand for housing for various income groups.

The Circulation Element establishes policies for providing streets to all housing that is developed. Policies contained in other elements of the General Plan affect the quality of life, the amount and variety of open space, acceptable noise levels, programs to ensure the safety of residents, and public facilities.

1.3 Housing Element Organization

Section 65583 of the California Government Code requires specific components to be contained in a housing element. These components are:

1. A review of the previous element's goals, policies, and programs to determine the overall effectiveness of the element.
2. A housing needs assessment, and an inventory of resources and constraints that are relevant to meeting these needs.
3. A statement of the Community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing.
4. A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state subsidy programs.

1.4 Plan Area

The City of Dinuba within Tulare County is shown in Figure 1-1. Two geographic areas are significant for planning purposes. The first is the area within the City's Sphere of Influence (Figure 1-2).

The second area is the much larger regional housing market area, of which the City of Dinuba is a part. This area, which includes all of Tulare County, has been established based on socioeconomic linkages that influence the quality and quantity of housing. The Tulare County Regional Housing Needs Plan, (Tulare County Association of Governments) should be referred to for a detailed description of the regional market concept.

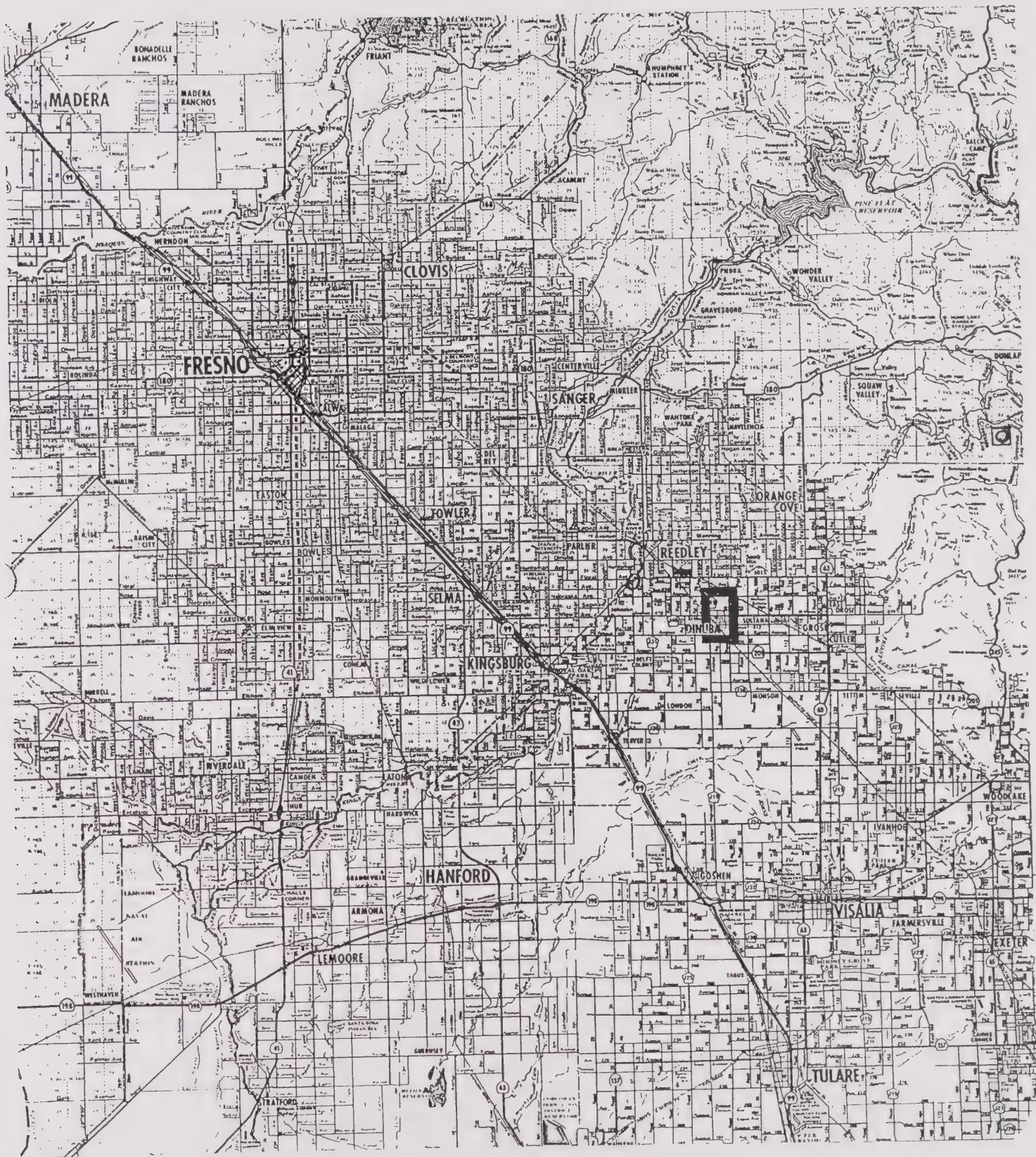


Figure 1-1: Regional Location

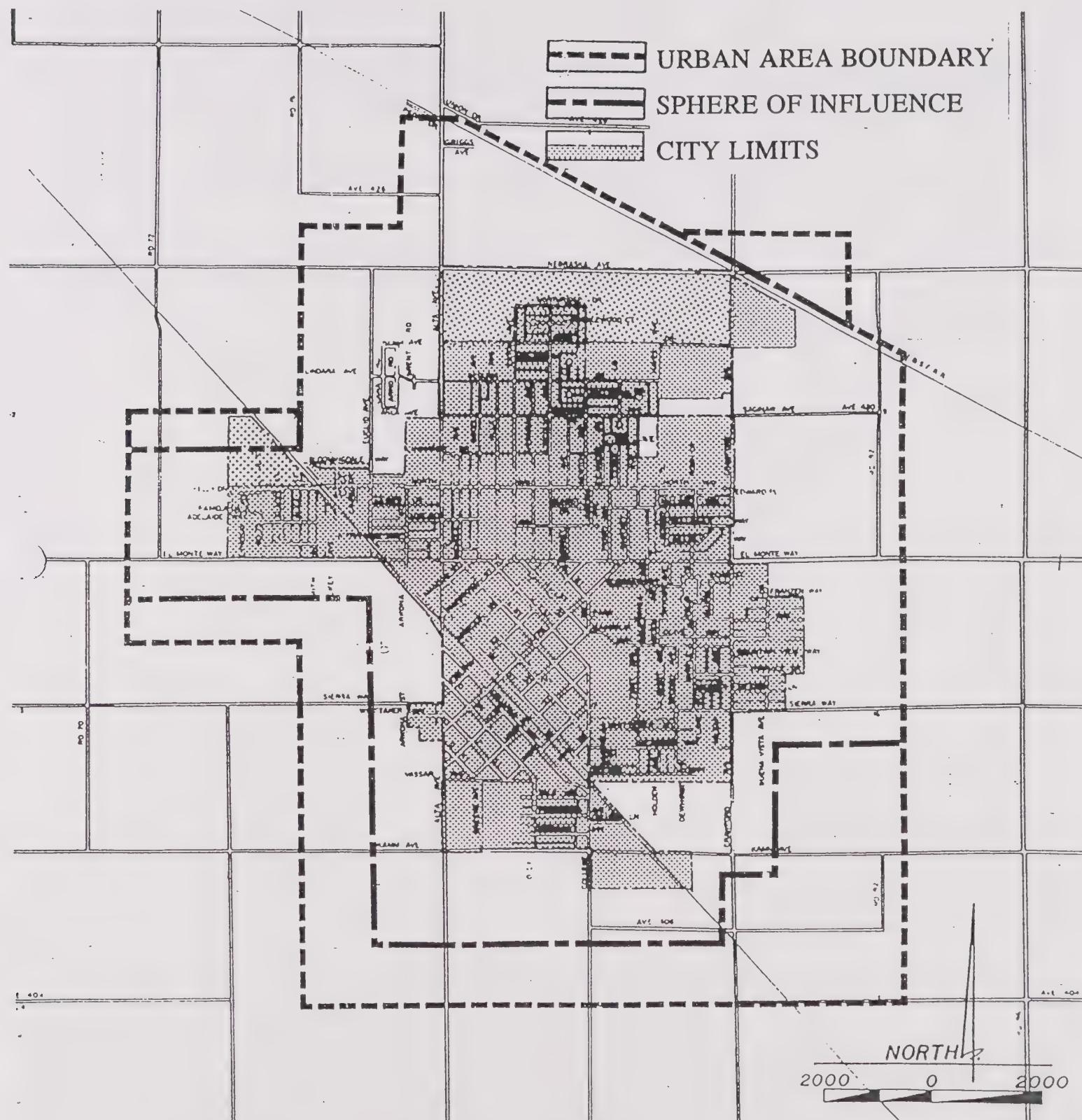


Figure 2-1: City of Dinuba Sphere of Influence

1.5 Public Participation

The California Government Code requires that local government make a diligent effort to achieve public participation in the development of the housing element. During preparation, public input has been actively encouraged, including:

- A public information meeting at the Dinuba City Hall.
- Input provided by non-profit housing groups, and local real estate and development groups.
- A study session and workshop held before the Planning Commission and City Council.
- Public Hearings held before the Planning Commission and City Council.

CHAPTER 2

EVALUATION OF THE 1984 HOUSING ELEMENT

Pursuant to Section 65588 of the Government Code, the City of Dinuba has reviewed its 1984 Housing Element and has evaluated the appropriateness of its housing goals, objectives, and policies in contributing to the attainment of the State Housing Goal, the effectiveness of the Housing Element in attainment of the community's housing goals and objectives, and the progress of the City in implementation of the Housing Element.

2.1 Review of Results of the Goals, Objectives, Policies, and Programs of the Previous Housing Element.

The 1984 Dinuba Housing Element established five separate goals to facilitate the development of needed housing during the six-year planning period. Below is a summary of each goal and objective. The next section evaluates progress made toward achieving the goals during the period of the Element.

Goal 1: Adequate Supply

Objectives

- To provide present and future Dinuba residents with a safe, sanitary, energy efficient and affordable dwelling.
- Develop sufficient housing to meet the needs of the handicapped, elderly, women heads of households, and others with special needs requirements.
- To provide housing that makes the best use of densities in order to satisfy housing, open space and land use planning requirements.
- To provide a range of housing types to meet the needs of all Dinuba residents.
- Develop funding program guidelines to assist "Special Needs" groups, including very low, low and moderate income households.

- Adopt City development standards which will effectively reduce construction costs and will result in more affordable housing.
- Ensure adequate sites for manufactured housing.
- Promote second units in single-family neighborhoods.
- Promote mixed land use, housing and commercial, in downtown Dinuba.

Goal 2: Sufficient Distribution**Objectives**

- All persons regardless of race, sex, cultural origin, marital status, or physical ability will be provided a choice of locations in the community in conformance with federal, state, and local laws.
- Expand existing infrastructure plan for the extension of utilities and services to new areas.
- Designate suitable sites for development and sound growth in the City.

Goal 3: Maintain and Improve Existing Quality**Objectives**

- Develop programs to assure the protection of public health and safety.
- Maintain and improve the quality of existing housing in Dinuba.
- Prevent deterioration of existing housing in the community.
- Demolition of dilapidated housing units.
- Develop methods and procedures to reduce processing costs.

- Protect architecturally significant residences and neighborhoods.
- Promote in-fill of vacant lands and adaptive re-use of vacant buildings within the City for housing.
- Develop programs and standards to maintain or improve neighborhood environmental quality.

Goal 4: Accommodate Regional Housing Needs

Objectives

- To provide sufficient housing to accommodate Dinuba's local share of regional housing needs.

Goal 5: Citizen Participation

Objectives

- To review the progress of the program and to recommend change or improvements where necessary.
- Review building permit activity in order to monitor building permits.

SPECIFIC GOALS AND POLICIES

The goals and policies listed above provide the broad basis for the establishment of an on-going housing policy within the City of Dinuba. Beyond those broad goals and policies, specific, measurable goals are necessary, as well as the clear and precise actions that will be implemented to meet those goals.

Following is analysis of the implementation measures and results that were obtained.

Goal 1: Adequate Supply**Policy**

1. The City will actively promote the development of 583 housing units to meet the City's total projected housing needs to the year 1992. The types of housing should be distributed as nearly as possible to include the following types of housing:

Single Family	321 units	(55%)
Multiple Family	234 units	(18%)
Mobile Homes & Manufactured	<u>28 units</u>	(5%)
Total	583 units	(100%)

Status: For the period of 1986-1991, the City issued building permits for 312 single-family homes and 116 multi-family units for a total of 428 units. There were no mobile homes placed in Dinuba. The number of multi-family units were down due to federal tax law changes.

Implementation

- a. *Evaluate Enumeration Districts 45, 46, and 56 of Census Tract 4, and enumeration Districts 47, 48, 50, and 51 of Census Tract 5 to determine the most appropriate sites, multi-family groups, female heads of households, etc.*

Status: This area of Southeast Dinuba has been the focus for more than 80% of the City's CDBG rehabilitation efforts. The Southeast Neighborhood Plan, now underway, has identified only six vacant lots as potential buildings sites.

- b. *Following the evaluation of those sites, continue to assist developers, sponsors and consumers in utilizing existing federal and state programs for construction lower cost housing.*

Status: Due to the limited number of sites, no concentrated effort has taken place to assist in the construction of housing units.

- c. *The City has assisted Self-Help Enterprises in rehabilitation of the Haden Hotel to accommodate fourteen (14) senior citizen housing units under a state loan, and is now working toward the future conversion of the two remaining downtown hotels.*

Status: The two additional hotels were not converted. The City, however, passed an ordinance permitting apartment construction/conversion above retail uses in the downtown. A current project will lead to construction of seven units for seniors.

d. *The City will continue its CDBG rehabilitation of seventy-nine units to Section 8 standards in the designated target area under the State of California Housing and Community Development FY 82 and FY 83 Grant Programs which totals \$1.2 million.*

Status: The City completed the housing rehabilitation discussed above. In addition, the City has used CDBG funds to rehabilitate an additional 32 units, for a total of 121 units.

e. *The City will continue its survey of vacant or under-utilized structures throughout the City which have potential for rehabilitation to meet housing needs.*

Status: Survey completed. This survey led to the recent zoning text amendment to allow apartment uses over retail in the downtown.

f. *The City will identify areas within the Urban Development Boundaries which are the most appropriate for City growth between the 1984-1989 time frame.*

Status: In 1988, the City completed a comprehensive update of the General Plan which identifies priority areas for growth.

g. *The City will review the elimination of alleys in new developments to reduce housing development costs and maintenance costs to the City.*

Status: Council policy has been to eliminate alleys in new subdivisions. An update of the subdivision ordinance now underway will formalize this requirement.

h. *Assure adequate sites for all types of housing by designating sites for a-family and multi-family housing, mobile home parks, subdivisions, and cluster housing developments within the scope of the adopted General Plan, and by zoning such sites consistent with the land use element.*

Status: The City completed a comprehensive general plan in 1988. The update of the Zoning Ordinance, now underway, will provide consistent zoning with the General Plan.

- i. *Revise the existing City Land Use and Circulation Elements of the General Plan, the Zoning Ordinance and the Subdivision Ordinance in order to permit a greater variety of housing types and residential densities.*

Status: The general plan update was completed in 1988. Updates of the Zoning and Subdivision Ordinances are expected to be complete by July of 1992.

- j. *Promote development of vacant lands within the City limits.*

Status: The City has historically been quite compact with little vacant land. An annexation program began in 1988 has added necessary land inventory to the City, making up for the scarcity of available vacant land.

- 2. The City shall provide incentives for developers of low and moderate income housing. To lower development costs for this housing, the City may also commit financial resources to "write down" the cost of the land after the development concept receives final approval.

Implementation

- a. *Adopt an ordinance requiring developers of any planned residential development with twenty (20) units or more to provide a fee of one (1) percent of the selling price of each unit in lieu of developing at least five (5) percent of the units to low or moderate income housing. The primary purpose of the fees is to write down land costs for development of low and moderate income housing. The ordinance will comply with all state regulations which require cities to enter into an agreement with the developer to either grant a density bonus or provide other bonus incentives for the project if the developer includes affordable units.*

Status: This ordinance was not implemented. The City has, however, adopted a Density Bonus Ordinance and, under the ordinance, provided incentives for the development of Marshall Acres, an 83-lot Self-Help subdivision for very low and low income households.

- b. *Apply for Community Development Block grant funds or other available state and federal funds to acquire property to write down its cost. A review of these programs will be conducted each year by the Planning Staff beginning in 1984.*

Status: CDBG funds have not been used to write down costs. Redevelopment funds have been used for this purpose, however. No annual review has been conducted.

- c. *Place the issue of affordable housing on the ballot to obtain Article 34 referendum authority when needs are identified should this be necessary to provide for affordable housing for special needs and senior citizen groups.*

Status: No request for a referendum was received during the planning period.

- d. *Adopt a policy to give first priority to processing applications that provide low and moderate income housing in order to meet estimated annual needs and to reduce the costs associated with time delays resulting from high interest rates and construction costs.*

Status: Due to Dinuba's small size and the limited number of applications, no priority processing is required. The normal processing time for a tentative map or site plan, assuming no EIR is required, is 60-90 days.

3. The City is working with other public agencies to utilize available programs to provide lower cost housing.

Implementation

- a. *Continue to participate in the Section 8 Program of the 1974 Housing and Community Development Act which is an integral part of the City's CDBG Program.*

Status: The City continues to participate with the Section 8 program.

- b. *Contact private developers of lower-cost housing to encourage residential development that utilizes other available subsidy programs or mortgage revenue bonds.*

Status: The City has worked closely with Self-Help Enterprises and recently approved the 83-lot Marshall Acres project. The City has also worked closely with the Haden Company developers of senior and apartment housing in the Redevelopment Area.

- c. *Provide apartment owners, managers, and tenants with information on the Section 8 Program.*

Status: The City strongly supports the Housing Authority which provides this information.

- d. *Continue to use Community Development Block Grant funds, to support profit or non-profit organizations active in the promotion of Section 8,*

Limited Equity Cooperatives, or similar programs. A review of the use of funds for this purpose will be conducted annually.

Status: The City continues to actively support CDBG and Section 8 Programs. Annual review of the CDBG program takes place as new applications are made.

e. *The City makes a strong effort to work with developers to coordinate development standards which will be consistent with the requirements of the major federal and state lending programs (FmHA, FHA, etc.).*

Status: There are no known conflicts between the City's development standards and requirements of the major lending programs.

f. *Continuously review governmental fees for processing applications, inspections, environmental review, building permits, and developmental services so that such fees will not inhibit housing development.*

Status: Development fees are consistently reviewed to ensure that new development pays its fair share of facilities and maintenance costs. These development fees compare favorably with surrounding communities and have not inhibited development.

4. The City will designate sites as priority sites for low and moderate income residential development. The designation of these sites will be used to aid in making decisions on specific proposals and to help in the development of the City's plans.

Implementation

a. *Modify the Zoning Ordinance to permit second level rehabilitation of existing structures in the Central Commercial District and the establishment of living quarters as an accessory use to existing retail stores.*

Status: This zoning ordinance amendment was passed by the Council in the Fall of 1991.

b. *Continue working with developers, churches and other non-profit organizations to investigate Section 8 funding for construction of a centrally located senior citizen housing complex and rent subsidy program.*

Status: A senior citizens complex was constructed in 1987. No formal rent subsidy program for seniors exists.

- c. *The City has adopted standards to permit second unit construction in compliance with State law which is assisting in the creation of affordable housing.*

Status: The City continues to allow second units in conformance with the Zoning Ordinance.

- d. *The City will work with HUD, HCD, Tulare County Housing Authority and other agencies to identify specific sites within the City limits for affordable housing.*

Status: There have been no requests from these agencies for potential housing sites. The City has worked closely with such agencies as the Haden Company and Self-Help Enterprises to locate potential residential sites.

5. The City reviews commercial and industrial development proposals to determine if affordable housing will be available for the employees.

Implementation

- a. *For large scale developments, the City recommends the developer contact private investment firms that arrange joint home ownership programs for employers and employees in order to provide affordable ownership housing.*

Status: The City has working relationships with all major real estate firms in the area who maintain inventories of available housing, both for sale and for rent.

- b. *As development proposals occur, the City evaluates a mixed-use development on those parcels where a mix is feasible and where the housing needs of the potential employees could be met.*

Status: The City encourages the use of Specific Plans to coordinate employee-housing locations and also the use of Precise Plans or Conditional Use Permits to allow mixed-use development.

6. The City shall adopt regulations for the conversions of apartments into condominiums, community apartments, stock cooperatives, and planned developments to preserve the existing stock of rental apartments.

Implementation

- a. *Adopt a conversion ordinance linking any conversions to the development of additional rental housing within the City. The ordinance will provide for lifetime leases for seniors and handicapped tenants.*

Status: No ordinance was adopted. In the nearly eight years since adoption of the 1984 Housing Element, there has not been a single application for conversion of apartments into condominiums. Should market conditions change, there may be need for such an ordinance in the future.

Goal 2: Sufficient Distribution

1. *The City will continue its effort in the elimination of that which may prevent free choice in housing.*

Implementation

- a. *Develop an age discrimination ordinance applicable to residential buildings -- ownership and rental. The ordinance will require that new single-family apartment buildings and mobile home parks allow families with children as units or spaces become vacant.*

Status: No ordinance was adopted. No complaints of age discrimination have been filed with the City in the nearly eight years since Housing Element adoption.

- b. *Provide a referral service to link those experiencing discrimination in housing with private groups who handle complaints against discrimination.*

Status: No such referral service was established by the Council.

- c. *Adopt a City Planned Unit Development Ordinance and amend the Zoning Ordinance to allow higher residential densities.*

Status: A Planned Unit Development Ordinance will be a part of the Zoning Ordinance update, expected to be completed in July of 1992.

- d. *Establish as a priority the construction of smaller housing units to reduce overall costs.*

Status: The City has taken several positive steps in this regard. The update of the general plan in 1988 encouraged higher densities and provided the medium

density designation for small-lot, single-family development. In 1989, the minimum lot size in the R-1 district was reduced from 7,000 to 6,000 square feet. The City has also adopted a density bonus ordinance which has resulted in single-family subdivision approval on 5,000-square foot lots.

The proposed PUD ordinance will provide additional opportunity for small lot development.

- e. *Through Planned Unit Developments, the City shall require the construction of residential developments that are both cost efficient and energy efficient, resulting in conservation of land and resources.*

Status: The City does not intend to require PUD construction, but rather to offer the potential for smaller lot or clustered housing in exchange for reasonable design and open space amenities.

- f. *Modify and update the existing Subdivision and Zoning Ordinances to evaluate and potentially readjust adopted City standards for street right-of-ways, alleys, lot sizes, and density levels.*

Status: Such modifications were included in the 1988 General Plan update. The on-going update of the Zoning and Subdivision Ordinances will implement policies of the General Plan.

- 2. It is the desire of the City to avoid any form of rent control, while accepting a responsibility to protect residents against unfair rent increases.

Implementation

- a. *Review the issue of rent control and, if necessary, consider an ordinance to require all apartment owners to report their rent increases for the previous 12 month period by unit.*

Status: Rents within Dinuba remain very reasonable when compared to larger markets. The Council has never deemed it necessary to consider a rent control ordinance.

Goal 3: Maintain and Improve Existing Quality

- 1. The City will encourage measures to maintain its existing housing stock in its overall good condition.

Implementation

- a. *The City Council shall continue to review the adequacy of the existing Zoning Code enforcement program and expand the program where necessary.*

Status: The City has made a commitment to zoning code enforcement. One full-time employee works on building inspections and code enforcement. Action is also taken on a complaint basis.

- b. *City will expand its 5-year capital improvement plan for improvement of streets and services to support existing development and planned growth areas.*

Status: The City has expanded its 5-year CIP into a comprehensive program of public facility planning and improvement.

- c. *City shall consider use of traditional district programs to levy special assessments against properties within such districts which benefit from improvements in order to cover the cost of their construction.*

Status: The City makes extensive use of Landscaping and Lighting Districts in new development. The City is considering other assessment districts to address specific concerns. Among these are a City-wide landscaping district, and benefit-assessment districts for a planned industrial park and for a large unincorporated residential area planned for annexation.

- d. *The City is currently analyzing and evaluating its existing park development ordinance with the intent that it be modified to comply with the provisions of the Quimby Act to provide neighborhood parks.*

Status: Park development fees were adopted in 1991. A Master Parks and Recreation Element is in the adoption process.

- e. *Maintain and enforce adopted mobile home park and manufactured home standards for site design.*

Status: Development standards for mobile home and manufactured housing are enforced by the Community Development Department.

- f. *Actively investigate federal and state government programs for potential sources of funding to make improvements or expansions to sewer and water facilities serving the City area.*

Status: The Public Works Department coordinates plans for sewer and water expansion, including financing.

g. *Coordinate capital improvement programs for street construction, paving, and the replacement of substandard sewer and water lines with programs for housing rehabilitation and construction.*

Status: Where possible, such improvements are coordinated by the Community Development Department.

2. The City will encourage rehabilitation efforts when necessary.

Implementation

a. *The City will continue to use CDBG funds to assist in rehabilitation by establishing a housing conservation area. The use of Marks-Foran Residential Rehabilitation Act, SB 99 Tax Exempt Housing Bonds, and the use of Federal Section 312 rehabilitation loans will be considered to finance rehabilitation loans.*

) Status: On-going rehabilitation is coordinated by the Community Development Department. Available federal and state programs are also used as feasible.

Goal 4: Accommodate Regional Housing Needs

No policies or implementation measures were adopted for this goal in the 1984 Housing Element.

Goal 5: Citizen Participation

1. The City encourages citizen participation to obtain input and review the progress of its housing programs.

Implementation

a. *The City Council shall appoint a Citizens' Housing Advisory Committee to become active monthly to review progress made toward the achievement of goals and policies and make any recommendations regarding further actions needed. The Committee shall issue a written report on its findings to the Council by December 31 of each year.*

Status: Such a committee was never formed.

b. *Continue the City of Dinuba's existing policy of notifying interested citizens, agencies, and organizations of pending projects for review and comment.*

Status: The City maintains a current mailing list of interested persons, property owners, and agencies on all entitlement permits.

2.2 Conclusions

The City of Dinuba has been successful in implementing some, but not all of the measures in the 1984 Housing Element. In the light of passing years, some of the measures appear unreasonable and even unnecessary. Others have not been implemented due to budget and staffing constraints.

The plan period was a time of substantial change within the nation, state and the City of Dinuba. While interest rates started to moderate in the mid 1980's, the availability of funding from federal and state programs began to be reduced. The growing national debt combined with slowdowns in the economy in the late 1980's contributed to the federal government reducing the funding levels of many programs and eliminating many others. This resulted in a lack of available funds, such as revenue sharing, which the City relied upon to finance capital improvements and some non-required service positions.

In addition, the State's support to municipal governments came under closer scrutiny as more impacts from Proposition 13 were felt. Again, the slowdown in the economy and growing concerns over the fiscal status of the State resulted in substantial reductions in the amount of money that cities received.

The smaller cities of California in particular have been hard hit by the loss of funding. Faced with growing demands for services and cutbacks in assistance from federal and state sources, many cities have been forced to utilize whatever budgetary reserves they had established to continue providing needed services to their residents. As the budget reserves are depleted, staffing levels in "non-essential departments" come under added scrutiny and often times result in positions going unfilled.

All of the above factors worked against the City meeting all of the goals established in the 1984 plan. While it is difficult to provide an accurate assessment of the success rate for all the programs, it appears that the City has successfully implemented 70% of the measures in the 1984 Housing Element.

CHAPTER 3

COMMUNITY PROFILE

In order to establish housing goals and policies, the housing needs of Dinuba must be determined. This section provides an overview of Dinuba's recent growth in terms of population and economic development. The 1991 Tulare County Regional Housing Needs Plan should be referred to for additional information.

The City of Dinuba is located approximately 15 miles north of Visalia on Road 80. Traditionally an agriculturally based community, Dinuba has undergone significant growth in the last two decades. The make-up of the community has changed and the agricultural base has given way to increased commercial development. Dinuba now acts as the commercial center for the northern part of Tulare County. It is anticipated that this pattern will continue for the foreseeable future. Additional commercial and industrial development is proposed within the community and the dependence on agricultural will diminish somewhat.

The driving force behind community development is the disposable income from the farming community and its labor base. While there is increased automation taking place within the agricultural industry and urban development continues to encroach into prime agricultural lands, the demand for farm workers is still quite high.

With its central location, the residents of Dinuba are within easy commuting distance to either Visalia, Kingsburg, or the agricultural fields of Tulare and Fresno Counties. Because of this location and the traditionally lower property values (compared to larger markets) the demand for housing within Dinuba has been steadily increasing. In addition to the very low, low, and moderate income households, above moderate households are attracted to the community for its housing prices and "small town" atmosphere.

3.1 Population

The City of Dinuba's population increased from 9,907 to 12,743 (29%) from 1989 to 1990. This is an average annual growth rate of 2.5%. Existing population and projections are shown on the following table:

Table 3-1
Existing and Projected Population

Jurisdiction	1990	1997
California	29,976,000	34,374,700
Tulare County	308,445	370,100
Dinuba	12,743	14,468

Source: Land Use Associates and Table II-12, 1991 Tulare County Regional Housing Needs Plan

Dinuba now contains 4.1% of the County's population. In 1997, the City will contain 3.9% of the County.

3.2 Employment

One of the largest employment sectors in the County is agriculture. Housing for agricultural employees is not only significant because of the large numbers of permanent and seasonal employees, but because seasonal migrant workers create a great demand for temporary housing.

As discussed earlier, there is increased commercial and industrial activity taking place within the Dinuba area. This development is primarily retail in nature and is expected to continue and increase over the next five years. A proposed specific plan on the west side of the community may result in new industrial development.

This increased activity will provide opportunities for full time employment for members of households that are now constrained to only working seasonally. With the extra income that may become available with year around employment, more housing will be available to members of the community.

The primary agricultural activities in the area are the cultivation of grapes for either table use or raisins, the processing of raisins, the cultivation of deciduous fruit trees and, to a lesser degree, dairy farming and raising alfalfa. Most of the activities are highly seasonal with most employee demand starting in the early summer and increasing into early fall when grapes are harvested.

In addition to agriculture, manufacturing industries, retail trade, and education have large numbers of employees. Table 3-2 shows employment by industry within Tulare County.

Due to the agricultural base and seasonal employment, unemployment rates fluctuate widely. Tulare County has one of the highest unemployment rates in the State due to the national recession and the effects of the freeze of the Winter of 1990-91. In March of 1991, Dinuba's unemployment rate was reported as 28.5%. The unemployment rate has since moderated and is estimated at 10%. This rate will lower to 6-7% during the harvest season.

With the increased mechanization of agricultural practices, the need for farm workers will diminish somewhat. In addition, the current statewide drought conditions have limited some farming activity. These two factors and the encroachment of urban development into agricultural lands will have a material effect on Dinuba's housing needs. As the agricultural base of the county changes and relocates further from the Visalia area, the desirability of Dinuba as a residential area for farm workers may diminish.

Increased industrial and commercial development could provide employment opportunities for a large segment of the community and could help provide a stable economic environment for continued housing growth. While a variety of industrial users have examined sites within the Dinuba area, at the present time no new specific industrial employers are known.

Table 3-2

Wage and Salary Employment
Tulare County Annual Averages
1990 - 1991

Industry	1990	1991
Total All Industries	110,100	112,250
Total Agricultural	31,800	32,400
Total Non-agricultural	78,300	79,850
Goods Producing		
Mining	-0-	-0-
Construction	3,500	3,600
Manufacturing	11,600	11,800
Nondurable Goods	6,000	6,100
Durable Goods	5,600	5,700
Non-Goods Producing		
Transport & Public Utilities	4,350	4,400
Wholesale Trade	5,000	5,100
Retail Trade	15,575	15,800
Finance Insurance & Real Estate	2,925	2,950
Services	14,750	15,000
Government	20,600	21,200

Note: Employment is reported by place of work and excludes self-employed, unpaid family workers, and workers involved in labor disputes. Data are benchmarked to March 1989.

Source: State of California Employment Development Department

CHAPTER 4

HOUSING PROFILE

This section provides an overview and comparison of Dinuba's housing stock. Analysis of past trends provides a basis for determining future housing needs.

4.1 Housing Characteristics

In 1980, Dinuba had 3,364 housing units. In 1990, the City had 3,911 housing units, an increase of 547 units, or 55 per year. Table 4-1 shows housing stock data.

Table 4-1
Total Housing Stock -- 1980-1990

	<u>1980</u>	<u>1990</u>
Units	3,364	3,911
Households	3,182	3,759
Percent Vacant	5.4 %	3.9%
Population/Household	3.11	3.39

Source: 1980 U.S. Census and Tulare County Regional Housing Needs Plan

Actual growth of the housing inventory has not been constant over time. In the early 1980's the cost of financing made purchase of a home prohibitive. In a small community like Dinuba the effects of high interest rates compounded with relatively low paying jobs worsened the local effect of a national problem.

Household Size

While the average household size has decreased throughout the state, it has slightly increased in the City of Dinuba. This household size (estimated at 3.39 in 1990) provides an increased demand for housing units that provide larger living areas than might be typical in other areas of the state. The relatively high housing size for the City of Dinuba can be attributed to a combination of relative low paying jobs, moderate housing costs and ethnic traditions for large families. While the City can work to provide more affordable housing, the other factors are more regional for large families.

Vacancy Rates

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that families may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of deficient units undesirable for occupancy, or an oversupply of housing units. The overall vacancy rate in the City is about 3.9%.

In this instance, the City assumes that the low vacancy rate is attributable to rising land costs contributing to the cost of new housing. The subsequent increase in housing cost has not been followed by an increase in the median wage, particularly for low and moderate income families, resulting in overcrowding of the available family units. As indicated previously, many factors contribute to this situation that are beyond the control of the City of Dinuba. While the City can, and will, work toward addressing family housing needs of low and moderate income families, many of the problems have a regional and/or national basis, and can probably only be solved with a more comprehensive program than the City has the resources to provide.

The low vacancy rate indicated above reflects the disability of Dinuba for household residency. Rents are consistently lower than the Visalia market but many of the same amenities are still available. In addition, according to local real estate sources, the price of homes in Dinuba are consistently \$20,000 to \$30,000 less than comparable housing in Fresno or Visalia.

Housing Tenure

Housing ownership is shown in Table 4-2

Table 4-2
Housing Tenure -- 1980-1990

	<u>Owner Occupied</u>	<u>%</u>	<u>Renter Occupied</u>	<u>%</u>
1980	2,002	62.9	1,180	37.1
1990	2,213	59.3	1,520	40.1

Source: 1980 and 1990 U.S. Census

Owner occupied housing has declined by 3.6 percentage in the last decade. This decrease has not been significant but reflects increases in house prices and the trend toward renting older single-family units.

Dwellings by Type

An examination of census data provides insight into the changing demand for different types of dwelling units within the City. The three basic types of housing units for which data are presented are: single-family detached units, multiple-family units which range in size from duplexes to large apartment developments and mobile homes located in mobile home parks and on individual lots.

Although the predominant type of dwelling continues to be the single-family residence, its predominance has been declining. Single-family units in Dinuba fell from 78 percent of the total housing stock in 1980 to 76 percent in 1990.

Comparison of the growth rates of the three dwelling types in Dinuba further illustrates the change in dwelling type. From 1980 to 1990, single-family dwellings increased by 12.1 percent while multiple-family units and mobile homes experienced significantly higher increases of 26.2 percent and 52.5 percent respectively.

Table 4-3
Total Dwelling Units by Type of Structure
1980 - 1990

<u>Dwelling Type</u>	<u>1980</u>	<u>1990</u>	<u>% Increase</u>
Single Family	2,636	2,955	12.1
Multiple Family	608	767	26.2
Mobile Homes	120	189	57.5
Total Units	3,374	3,911	16.3

Source: 1980 and 1990 U.S. Census

In 1980, single-family housing made up 78.4% of the housing stock. In 1990, that percentage had decreased only slightly to 75.6%. This indicates that Dinuba continues to be predominantly a single-family community although the number of single-family homes as a percentage of total units built is expected to decline over the planning period.

The number of mobile homes is relatively small in comparison to single and multi-family residential structures; the percentage has remained relatively constant from 1980 to 1990. The consistent percentage of mobile homes indicates that these units will not become a significant housing factor in the coming years.

CHAPTER 5

HOUSING NEEDS

5.1 Existing Housing Needs

Like most other areas of the State, the goal of providing a decent home and suitable living environment for every family has not been achieved in Dinuba. Housing need is a complex issue, consisting of at least three major components: housing affordability, housing quality, and housing quantity. In addition, certain segments of the population have difficulty in obtaining adequate housing. Those unusual difficulties experienced by the elderly, the handicapped, female heads of household, large families and farm workers are discussed as special housing needs in this section.

Housing Affordability

Cooperative participation by the private and public sectors is necessary to expand housing opportunities. The private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. There are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is a primary goal of Dinuba to adopt policies which do not unnecessarily add to escalating housing costs.

Some of the problems that result from increased housing costs include:

- Declining Rate of Home Ownership: As housing prices climb, fewer people can afford to purchase homes. Households with median and moderate incomes who traditionally purchased homes, compete with less advantaged households for rental housing. This can be expected to result in lower vacancy rates for apartment units and higher rents.
- Overpayment: The cost of housing eventually causes fixed-income, elderly and lower income families to use a disproportionate percentage of their income for housing. This causes a series of other financial problems often resulting in a deteriorating housing stock because the costs of maintenance must be sacrificed for more immediate expenses.

- Overcrowding: As housing prices climb, lower income households must be satisfied with less house for the available money. This can result in overcrowding which places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions which contribute to both deterioration of the housing stock and neighborhoods.

The Tulare County Housing Authority provides assistance through the Section 8 rental subsidy program within the community and operates public housing. In order for the Housing Authority to take a more active role in the development of housing within the City it will be necessary for the City to initiate, and the city electorate to approve, a referendum pursuant to Article 34 of the California Constitution. Article 34 stipulates that approval of the electorate be obtained before any "state public body" develops, constructs or acquires a "low rent housing project." While not every assisted housing opportunity is subject to this provision (Section 8 as an example) it has been determined by the courts that providing financing in the form of bonds or other vehicles could be construed as development.

Housing Quality

As part of the Housing Element Update, the City of Dinuba contracted with Self-Help Enterprises to conduct a windshield survey of the entire housing stock within the community. The standards utilized for the survey were established by HCD and reflect the amount of corrective action necessary to bring a residence to current building standards. The major categories are:

<u>Sound</u>	Residence with no significant repairs required.
<u>Minor</u>	Residence with 2-3 repairs needed such as patching, painting, or door replacement.
<u>Moderate</u>	Residences with either a major repair needed (new foundation or reroofing) or a combination of minor repairs.
<u>Substantial</u>	Residences with more than two major repairs needed plus a combination of minor repairs.
<u>Dilapidated</u>	Residences with a combination of major and minor repairs needed to such an extent that rehabilitation is not generally feasible.

Dinuba has a substantial amount of housing that was built prior to 1950 (30%). There appears to be a direct correlation between the age of the homes and the number of homes requiring major rehabilitation or demolition. Table 5-1 shows the

results of the housing quality survey. More complete results are contained in Appendix A.

Table 5-1

**Dinuba Housing Quality Survey
(December 1991)**

<u>Category</u>	<u>Units</u>	<u>%</u>
Total Units in Area	3,922	
Sound Units	2,336	60%
Substandard Units	1,586	40%
Substandard Units ¹	1,586	
Minor	52	3.3%
Moderate	940	59.3%
Substantial	371	23.4%
Dilapidated	222	14.0%

¹ The number of units by category based on sample survey of 150 units.

Source: Land Use Associates and Self-Help Enterprises Survey.

The survey reveals that 60% of Dinuba's housing stock is in sound condition. Of those substandard units, the majority (62.5%) require minor to moderate rehabilitation. An estimated 371 units require substantial rehabilitation; while 222 units are considered dilapidated. The total number of units requiring minor to moderate rehabilitation and the number of dilapidated units are only estimates at the time based on a sample survey of 150 units.

Overcrowding

The Bureau of Census defines overcrowding as units with in excess of 1.00 persons per room average. Overcrowding is usually reflective of one of three conditions; either a family or household is living in too small a dwelling; a family is housing extended family members (grandparents or grown children and their families); or a family is renting inadequate living space to non-family members (i.e. families renting to migrant farm workers). Whatever the cause, there is a direct link to housing affordability. Either homeowners/renters are unable to afford larger dwellings; older children wishing to leave home are prohibited from doing so because they cannot afford separate housing; grandparents on fixed incomes are unable to

afford suitable housing or have physical handicaps that force them to live with their children; families with low incomes will permit overcrowding to derive additional income; or there is an insufficient supply of housing units to accommodate the demand.

The extent of the overcrowding problem is shown in the following table. Exact causes, however, cannot be determined without additional special studies.

Table 5-2
Overcrowded Households by Tenure

	1.01 - 1.50 Persons/Room	1.51 - 2.0 Persons/Room	2.01 + Persons/Room	Total
Owner Occupied	148	87	58	293
Renter Occupied	205	163	158	526
Total	353	250	216	819

Source: 1990 U.S. Census

Approximately 22% of Dinuba's households live in overcrowded conditions. Of owner occupied units, 13% are considered overcrowded. The problem is more acute in rental units where 35% are considered overcrowded.

Overcrowding can be alleviated in a variety of ways. Remodeling and addition to existing owner occupied housing units and the construction of larger apartment units are the most obvious. To accomplish this it is necessary to provide adequate financing and construction opportunities for the homeowner and the apartment developer.

Most homeowners in an overcrowded situation do not possess adequate construction skills to add-on without employing an outside contractor. Even then homeowners are restricted by their ability to acquire financing. In many cases, homeowners pledge equity in their home as collateral for construction. If the homeowner must default on the loan, it is possible that the homeowner may lose the home. It is important that financing and self-help assistance opportunities be provided to assist the very low and low-income homeowners.

The construction of apartment units with larger living quarters requires that the developer demand higher rents to offset additional construction costs. Many households cannot afford to pay more for larger living quarters. Through subsidized

housing programs provided by the Housing Authority and assistance to developers it may be possible to increase the number of apartment units with more rooms at affordable rents for those most in need.

5.2 Special Needs

Elderly Persons

Special housing needs of the elderly are important since the elderly are likely to be on fixed incomes or have low incomes. The elderly also have special needs related to housing construction and location. They often require ramps, handrails, lower cupboards and counters, to allow greater access and mobility. The elderly need access to public facilities (medical care and shopping) and public transit. In most instances, the elderly prefer to stay in their own homes rather than relocate to a retirement community, and may need assistance to make home repairs. In Dinuba, there are 1,756 persons over the age of 62.

Table 5-3 estimates that 1,059 households, or 28% of the total households are headed by an individual 62 years of age or older.

Table 5-3
Dinuba Elderly Households

Household Type	Total	Owner	Renter
Total	3,733	2,213	1,520
Elderly	1,059	794	265
Percent of Elderly	28.4%	35.9%	17.4%

Source: 1990 U.S. Census

In addition to providing housing opportunities, the need to provide assistance to seniors in housing rehabilitation is also critical. Currently, there is funding available for this work through monies provided by Proposition 77, the California Housing Rehabilitation Plan. One of the unique components of this plan (CHRP-O) provides for loans to seniors with a 3% interest rate that does not need to be repaid until the property is sold or transferred.

Handicapped Persons

Handicapped persons often require specially designed dwellings to permit access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The California Administrative Code Title 24 requires that public buildings, motels, and hotels permit wheelchair access. Rampways, larger door widths, and restroom modifications enable free access to the handicapped. Such standards are not mandatory of new single-family or multi-family residential construction.

Like the elderly, the handicapped also have special needs. Many desire to be located near public facilities, and especially near public transportation facilities that provide service to the handicapped. Many government programs which group seniors and handicapped persons together (such as HUD Section 202 housing) are inadequate and often do not serve the needs of the handicapped.

Table 5-4 indicates the number of persons in 1980 who had handicaps that either restricted them from working or restricted them from using public transportation. It should be noted that the listing of those persons with transportation disabilities includes a large number of persons 65 years of age and older. About 4.6 percent of Dinuba's households contained members who were unable to work because of a disability, and 2.8 percent were unable to drive a vehicle due to a disability.

Table 5-4
Dinuba Handicapped Persons 1980

Worker Disability	% of Population	Transportation Disability	% of Population
601	6.1	159	1.6

Source: 1980 U.S. Census

Large Family Households

Large families are indicative not only of households that require larger dwellings to meet their housing needs, but also of a large number that live below the poverty level. Large families are defined as households that have five or more members.

Table 5-5
Dinuba Large Families

Household Type	Total	Owner	Renter
Total	3,733	2,213	1,520
Large Families	917	494	423
Percent of Large Families	24.6%	22.3%	27.8%

Source: 1990 U.S. Census

Female Heads of Households

Families with female heads of household experience a high incidence of poverty. A high poverty level often results in poorly maintained dwellings. Traditionally, housing maintenance has been the responsibility of the male. Female heads of household are sometimes ill-prepared to take on this responsibility and may need assistance. The following table lists female-headed households where at least one child is present.

Table 5-6
Female Head of Households

Total Households	Female-Headed Households	% of Total Households
3,733	385	10.3%

Source: 1990 U.S. Census

The number of female-headed households within the City of Dinuba is 385 or 10.3% of all households. A major problem facing single parent households is the inability to provide for a dwelling and childcare during the workday. As a result, many female-headed households are unable to break out of the poverty level through full-time employment. Unfortunately, there is no funding source to establish a single program providing a "latch key" type service within the city. The availability of such a program would greatly facilitate meeting the childcare needs of the female-headed household group and expedite their return to the work force.

Farmworker Housing Needs

An important factor to be considered in the determination of regional housing need is the housing needs of farmworkers. The State Department of Employment Development estimates there were approximately 35,594 workers employed in agriculture in the County in 1990. This number includes farmers and members of their families who were unpaid; regular and seasonal hired domestic workers, and agricultural workers brought to California under contract from outside the United States. In Tulare County, the 1990 level of agricultural employment was about 13% higher than in 1982, which was the year last estimated as a part of the 1983 Regional Housing Needs Determination Study. The number of farmers and unpaid family workers in 1990 was estimated by EDD to be 6,000. This was 34% lower than the number in this category in 1950 -- the year of highest employment of farmers and unpaid family. The total number of regular and seasonal hired domestic workers in the County in this category in 1990 was estimated at 22,196.

For purposes of this report, farmworkers are defined as regular and seasonal hired domestic workers. In 1976, farmworker families were estimated to have an average annual income of less than \$6,000 statewide. As is the case of most low-income households, the housing needs of farmworkers far exceed the governments' ability to provide assistance. The Farmers Home Administration (FmHA) is the most important provider of permanent housing for farmworkers, but FmHA assistance suffers from its own income qualifying standards and a shortage of staff and funds. Other providers of farmworker housing are the State Department of Housing and Community Development and the Office of Migrant Services of EDD (which operates migrant centers throughout the State).

Because farmworkers are of low-income and their employment status is frequently tenuous, they are often unable to compete for housing on the open market. In addition, because most share a culture and language that is different from the communities in which they work, they are often discriminated against in the housing market.

Even among the broader farmworker population, there are different groups -- each with its own housing problems. Regular or year-round farmworkers are defined by EDD as those working 150 or more days for the same employer. Regular farmworkers comprise about 25% of the County's farmworker population. Their incomes are generally higher than seasonal workers (who work less than 150 days annually for the same employer), although most are unable to obtain affordable ownership or standard rental housing.

Seasonal and migrant seasonal workers represent about three quarters of the County's farmworker population. Seasonal workers are generally local residents who

depend heavily on finding employment in the agricultural industry to support their families. Migrant seasonal workers are those who travel more than 50 miles across county lines to obtain agricultural employment. The housing needs of the latter category is most severe because of constant travel. These workers often take what they can get in terms of housing, which often includes living in substandard, overcrowded conditions.

The Tulare County Regional Housing Needs Plan estimates that there were 178 regular farmworker households in Dinuba in 1990. There were 533 seasonal farmworker households.

Homeless

At the present time, there is no reliable statistical data regarding the homeless in the City of Dinuba.

5.3 Projected Housing Needs

Information presented in Chapters 2 and 3 documented the recent growth which has occurred in the population and housing stock of Dinuba. Between 1980 and 1990, the population has increased by slightly over 28 percent, while the total number of housing units has grown by nearly 30 percent. Long-range projections indicate that the total population of Dinuba will expand from 12,382 in 1990 to 14,468 in 1997.

Market Demand for Housing

Housing element law requires cities and counties to plan for, and accommodate their share, of regional housing needs for all income levels. Most of the housing element requirements, however, focus on meeting the needs of low and moderate and middle-income households. The Legislature has declared that the lack of affordable housing is among the State's most critical problems. As a consequence, local governments are required to place special emphasis in their housing policies on meeting low and moderate income housing needs.

It is imperative that a clear understanding is established regarding the definition of each of these segments of the population.

The Tulare County median income is \$31,400 annually. According to data from the State Housing and Community Development Department, the following income limits apply for a family of four:

Very Low	\$15,700 (50% of median)
Lower	\$25,100 (80% of median)
Moderate	\$37,700 (120% of median)

The following table shows the estimated payments required for housing at various loan amounts and interest rates.

Table 5-7

**The Effect of Changes in the
Interest Rate on the Monthly Cost of a Home Loan***

Loan Amount	8%	9%	10%	11%	12%
\$ 60,000	\$ 440	\$ 483	\$ 527	\$ 571	\$ 617
80,000	587	644	702	762	803
100,000	734	804	878	952	1,028
120,000	880	961	1,053	1,143	1,234
150,000	1,100	1,207	1,316	1,428	1,543
\$200,000	1,467	1,609	1,755	1,905	2,057

*Assumes 30-year, Fixed Rate Mortgage.

It is assumed that market forces are capable of meeting the needs of those households with moderate and above incomes. The market cannot, or will not, meet the needs of those households that fall below that income level. With this in mind, local cities and counties then have the responsibility to facilitate the construction of affordable housing.

Table 5-8
City of Dinuba New Construction Need
1990-1997

Income Type	Number	Owner Occupied	Renter Occupied
Very Low	168	106	62
Low	121	76	45
Moderate	115	73	42
Above Moderate	199	125	74
Total	603	380	223

Source: 1991 Tulare County Regional Housing Needs Plan

Since the 1984 Housing Element, the City of Dinuba has added a significant number of new housing units to its existing stock. However, as the table above indicates, there will be substantial pressure of the City to better meet the needs of its very low, low, and moderate-income households during the life of the current plan.

CHAPTER 6

RESIDENTIAL LAND RESOURCES

In order to properly plan for future housing needs, undeveloped lands available for housing within existing urban boundaries and within projected growth areas must be inventoried. County policies encourage development to take place within incorporated cities.

6.1 Available Land Inventory Within the City Limits

Table 6-1 itemizes properties reserved for City growth. These properties include vacant and redevelopable lands presently within the City of Dinuba that are adjacent to or within reasonable distance from public sewer, water, and street systems. Also noted in the table are approved projects, including tentative subdivision maps.

Table 6-1
**Land Survey - Undeveloped Residentially Zoned Land
Within the City Limits as of January 1, 1992**

<u>Tentative Subdivision Maps Approved</u>	<u>Acres</u>	<u>Units</u>
R-1 Single-family	187	789
<u>Zoned for Development</u>		
R-1 Single-family	90	405
R-2 Multi-family	3	30
R-3 Multi-family	<u>22</u>	<u>440</u>
Totals	302 Acres	1,664 Units

Source: Land Use Associates

There are ten approved tentative subdivision maps in process totaling 789 single-family units on 187 acres. A complete range of housing types are included in the list, ranging from above moderate units on 10,000-square foot lots to a Self-Help Enterprises project on 5,000-square foot lots.

Table 6-2
Approved Tentative Maps

<u>Project</u>	<u>Acres</u>	<u>Units</u>
1. Dovewood (Quest)	10	44
2. Foothill Ridge (JED)	60	270
3. Northridge (Quiring)	30	90
4. Kings Estates II (LaCoss)	8	21
5. Granada Estates (Garcia)	40	200
6. Presidential Estates (Conway)	5	13
7. Marshall Estates (Self-Help)	17	83
8. Maxwell Manor (Maxwell)	2	8
9. Millbrook Manor II	10	40
10. Millbrook Manor III	<u>5</u>	<u>20</u>
Total	187 Acres	789 Units

Source: City of Dinuba Community Development Department

Development of vacant bypassed lands within the City's jurisdiction is encouraged in order to protect agricultural lands on the fringe and provide greater utilization of existing infrastructure. In order to encourage development of bypassed remnant parcels, the City will consider higher densities given certain locational criteria and where development will not have significant adverse impacts upon adjacent properties. Such criteria may include properties that are contiguous to higher density or other intensive non-residential development, or properties which have a size and shape that make it difficult to be developed in a manner similar to other surrounding properties.

6.2 Unincorporated Lands Designated for Residential Development

The City has adopted a General Plan Land Use Element which designates lands within the City's LAFCO Sphere of Influence (SOI). These lands, outside the current city limits, are intended to be annexed to the city as demand warrants. Prior to annexation, parcels are pre-zoned consistent with the general plan designation.

Development potential can be determined based upon the average allowable density of each residential designation. Medium-Low, Medium, Medium High, and High density residential designations will ultimately translate into average densities of 3.5, 5, 12, and 20 dwelling units per acre.

Table 6-3 estimates the holding capacity of undeveloped unincorporated land designated for residential use by the Dinuba General Plan.

Table 6-3

**Land Survey - Unincorporated Undeveloped Land
Designated for Residential Development as of January 1, 1992**

<u>Unincorporated Within SOI Designation</u>	<u>Acres</u>	<u>Average Units/ac</u>	<u>Unit Potential</u>
Medium Low Density	453	3.5	1,586
Medium Density	193	5.0	965
Medium High Density	39	12.0	468
High Density	<u>0</u>	20.0	<u>0</u>
	685 Acres		3,019 Units

Source: Land Use Associates

6.3 Total Residential Capacities

Table 6-4 indicates the total estimated holding capacity for Dinuba based upon vacant zoned land in the city limits, approved tentative maps and land planned for residential development on the unincorporated fringe. These lands are shown on Figure 6-1. The table indicates the development potential for each dwelling type based on existing zoning or anticipated future zoning.

Table 6-4

**Total Undeveloped Land and Holding Capacity
by Housing Type**

	<u>Acres</u>	<u>Unit Potential</u>
Single-Family	923	3,745
Multi-Family	<u>64</u>	<u>938</u>
	987 acres	4,683 units

Source: Land Use Associates

At an average household size of 3.39, the units can accommodate up to 15,875 people. It is noted that although condominium units are considered a basic housing

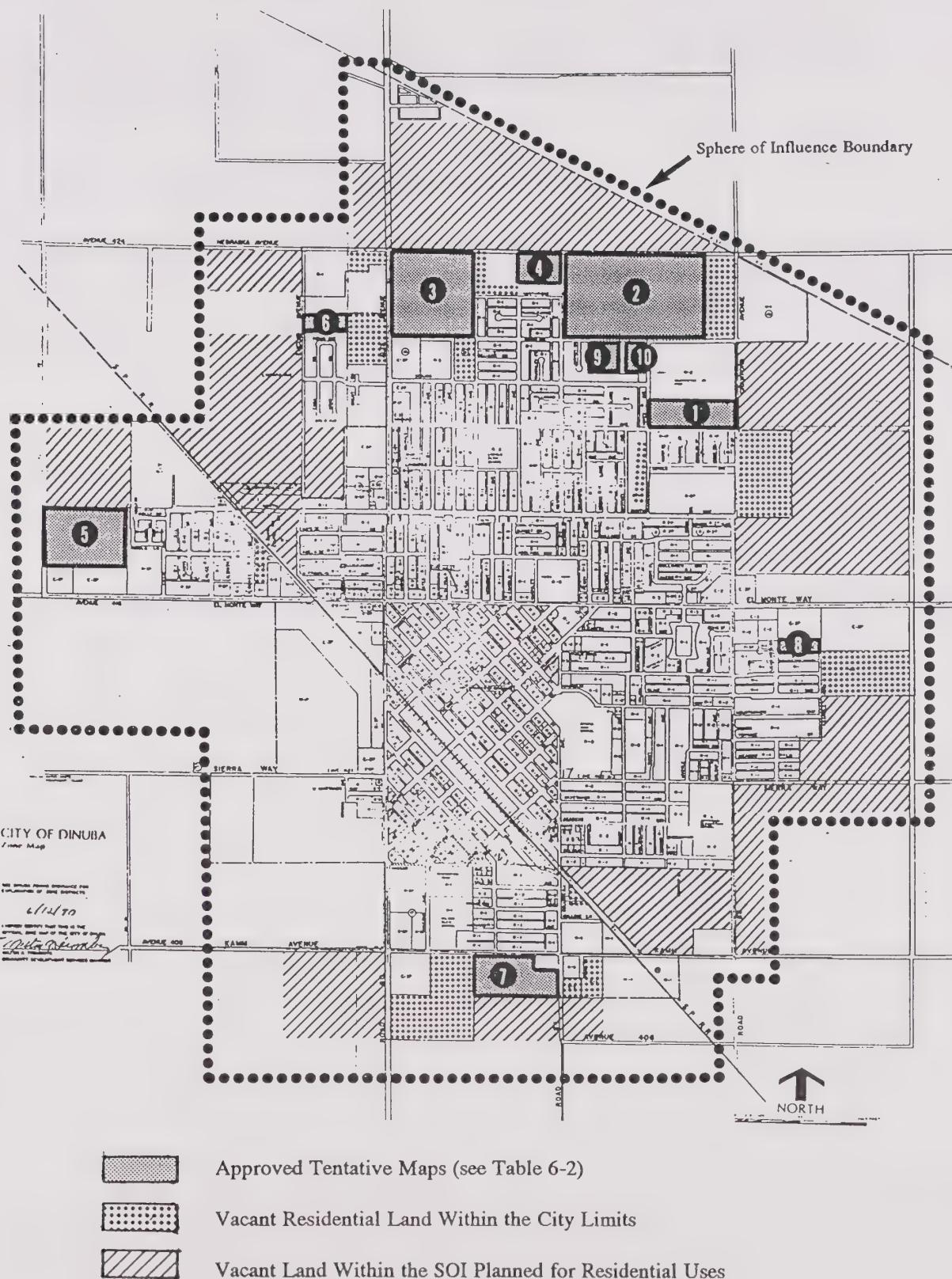


Figure 6-1: Undeveloped Residential Land

style, a specific zoning district has not been established for their use. They are permitted, however, within areas zoned for single-family or multiple-family residential use subject to a special use permit.

6.4 Availability of Public Facilities

City policies require that community sewer, water, and adequate streets be provided to all new development. Extension of existing sewer, water and street systems can be accommodated, and much of this infrastructure presently exists or is within 600 feet of most vacant lands.

CHAPTER 7

DEVELOPMENT CONSTRAINTS

A number of factors affect the ability of the private sector to respond to the demand for housing. Development constraints fall into two basic categories: governmental and non-governmental.

7.1 Governmental Constraints

Governmental constraints are policies, standards, or actions imposed by various levels of government on development. Although federal and state programs and agencies play a role they are beyond the influence of local government. Conditions applied to residential development in the City of Dinuba focus on public health and safety. Potential local governmental constraints are discussed below.

Land Use Controls

Land use controls are minimum standards within the City's Zoning and Sub-division Ordinances. Zoning regulations control such features as height and bulk of buildings, lot area, yard setbacks, population density, and building use. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development costs could increase.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new sub-division so that its pattern of streets, lots, and public utilities will be safe and economical to maintain. Overly restrictive standards will result in greater land development costs and/or lack of development interest.

Among the existing provisions in the City of Dinuba Zoning Ordinance are:

R-1 Zone

Within this district the minimum lot size is 6,000 square feet with setbacks of 25 feet in the front yard and 5 feet in the rear and on the side. This district has provisions for second living units.

R-2 Zone

Designed for low intensity duplex and triplex development, this district provides for a minimum lot size of 6,000 square feet and allows a second unit on each legal lot. The parking requirements within this district require that 2.0 parking stalls be provided for each unit.

R-3 Zone

This district provides for a minimum 7,000-square foot lot area and up to 25 multi-family units to the acre.

Building Codes

Building codes regulate the construction of dwellings and include plumbing, electrical, and mechanical divisions. The City follows the Uniform Building Code and as such has little control over state standards.

Site Improvements

Site improvements are regulated by the Subdivision Ordinance and through conditions and standards imposed through the City permit process. Site improvements include required off-street parking, landscaping, walls, sewerage and water systems. The City should not attempt to require any improvements other than those that are deemed necessary to maintain the public health, safety, and welfare, in order to reduce housing costs.

Permit Processing

The City of Dinuba provides the full range of services relating to the development of property within its sphere of influence. Subdivision maps, parcel maps, special use permits and building plans are all processed by the City. The City encourages all developers to meet with its planning staff prior to the formal submittal of an application as a means to facilitate the timely processing of an application.

The initiation of a development begins with the filing of an application. The application is reviewed by staff and the environmental review process is begun. Assuming that there are not outstanding issues, the project is typically granted a negative declaration.

The application is routed for review by the various departments of the city. These include public works, engineering and planning. Typically, a three-week time

frame is provided for these comments. The project is then publicly noticed and scheduled for hearing by the Planning Commission.

A time frame of approximately 60 days is required from initial application to Planning Commission hearing. Hearings before the City Council are typically scheduled for the next available meeting which may vary from two to three weeks after the Planning Commission hearing.

Processing of buildings plans are typically completed within 6-8 weeks. This assumes that no variance request is being processed in conjunction with the permits.

On and Off-Site Improvements

The standard improvements required by the City for development of property include curb, gutters, sidewalk and street improvements. Extension of necessary utilities are also required. The City provides water, sewer, and drainage facilities. Electricity, gas and garbage pickup are provided by outside agencies. However, the city does require approval from those agencies prior to the approval of any subdivision map.

Zoning Code Enforcement

The City of Dinuba provides code enforcement on a complaint basis. Unless the City is made aware of a violation within the community, there is no pro-active enforcement activity. However, when the City is made aware of violations or health and safety concerns relating to a residence, an inspection will be made and a violation notice issued.

The City currently enforces the 1989 edition of the Uniform Building Code. Minor modifications have been made to individual sections of the code. None of the modifications, however, substantially alter the code.

Fees and Other Exactions

The City of Dinuba has recently completed a study of its development fee schedule. This study, which was done by an outside consultant, found that the fees collected by the City did not cover the actual cost of the services provided. The City intends to implement a new fee schedule for the recovery of development costs. While it is not possible for the City to waive appropriate development fees as a means to expedite the availability of housing to the very low and low-income groups, it may be possible to offset some of the costs through the use of monies in the Redevelopment Agency's Low and Moderate Income Set Aside fund.

The City typically collects all appropriate fees at the time of final map or building permit issuance. This process imposes potential financial impacts upon the developer since the developer's recovery of those costs does not occur until such time that the individual lots are sold. Postponement of these fees until a Certificate of Occupancy is issued could facilitate development of additional housing.

7.2 Non-Governmental Constraints

Non-governmental constraints are those generated by the private sector and beyond the control of local government. A few of the impacts of non-governmental constraints can be mitigated to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area.

Availability and Cost of Financing

Due to the significant change in the savings and loan industry, the availability of financing to both developers and home builders was limited. In 1991, however, the availability of financing sources for construction of new homes became more readily available and interest rates lowered and stabilized. At present, conventional financing is available at an 80% loan to value ratio at an interest rate between 9% and 9.5%. This equates to a monthly payment of approximately \$505 for a home costing \$72,000.

Interest rates for both construction and take-out financing have more impact on the affordability of housing than any other factor. The interest rate, coupled with the availability of financing, is responsible to a large extent for the increasing number of households which cannot afford home ownership. To mitigate the impact of current interest rates, local government would have to find a means of subsidizing those rates for the home buyer or developer, or both. This has been accomplished primarily through the sale of mortgage revenue bonds in the past, but the present economic situation coupled with changes in federal law governing the issuance of such bonds, makes this alternative more and more difficult, particularly for purchase of single-family housing.

Price of Land

According to the California Building Association, the cost of land represents an ever increasing proportion of total housing development cost. Small communities such as Dinuba still have reasonably priced land with typical single-family land prices in the \$20,000-\$25,000 range. The price of land, however, is usually taken as the finished cost per lot which includes off-site improvements and development fees.

In 1990, this improved lot cost represented an average of 26% of the cost of new homes in California. In the City of Dinuba, improved lot costs represent about 24% of the cost of a new home, as shown below.

Table 7-1
Average New Residence Development Costs

<u>Item</u>	<u>Amount</u>	<u>Percent</u>
Land (Improved lot)	\$21,600	24
Facilities, Services, On-site Improvements		6
Construction	36,000	40
Sales and Marketing	4,500	5
Profit and Overhead	<u>22,500</u>	<u>25</u>
Total	\$90,000	100

Cost of Construction

Rising costs of labor and materials have contributed to non-governmental constraints on housing development. These costs were a substantial part of the increased housing costs during the 1980's. Builders passed those increases along to the home buyer or renter.

In addition, one of the most significant results of Proposition 13, passed by the voters of California in 1978, was the severe limitation imposed on the development of infrastructure. These costs can no longer be passed on to the taxpayer by the local jurisdiction and must be borne by the developer, who then must pass them along by increasing the cost of housing.

Local governments can utilize Community Development Block Grant funds to write down the cost of construction, the preferred method being the financing of infrastructure improvements.

The City can take additional positive steps to reduce the impact of rising construction costs on housing prices. Several examples are shown in the following table.

Table 7-2
Mitigation of Construction Costs

<u>Item</u>	<u>Potential Mitigation</u>
1. Land	Allow smaller lots through the Density Bonus Ordinance or Planned Unit Development process.
2. Improvements	Consider alternative, less costly improvements
3. Fees	Reduce or waive fees, grant fee credits for off-site improvements.
4. Labor	Encourage non-profit housing, such as Self-Help Enterprises.
5. Administration and Profit	Reduced if developed by non-profit agency, consider density bonus incentives.

While the implementation of the above measures could increase the housing stock within the City of Dinuba, some measures might not produce the desired results. The reduction in lot size could create unsafe street conditions due to the reduction in play area and setbacks. It may be necessary to consider providing additional park space or requiring developers to make up for the loss of recreational area.

Utilization of self-help and non-profit entities can provide a substantial savings in the cost of developing new housing. Through the use of these organizations not only is the actual cost of development reduced but the "pride of ownership" is increased through the "sweat equity" provided by the household. In addition, non-profit housing entities are typically quite adept at identifying and utilizing alternative more and result in more households qualifying for housing.

Life Style

Part of the increase in housing costs during the 1970's and 1980's was due to consumer preference and life style expectations. The size of the typical single-family house increased and other services included in the housing package changed, such as number of bedrooms. All of these life style choices have costs associated with them.

The trends emerging now, due to governmental and non-governmental constraints and the resulting increase in housing costs, are towards smaller units, smaller lots, and alternatives to the single-family detached dwelling.

Although the consumer preference may still tend toward the desire to own a single-family home, households are now more willing to accept alternatives to that life style mostly out of necessity. Local government can assist this change by permitting higher densities, and innovative approaches such as zero-lot-line housing and smaller lots.

CHAPTER 8

GOALS, POLICIES AND OBJECTIVES

Housing goals, policies, and objectives serve as general policy guidelines for Dinuba. Consistent with State and National housing objectives, these goals, policies, and objectives reflect a commitment to provide a decent home and suitable living environment for every individual and family.

Goal 1

Develop through public and private channels, sufficient new housing to insure the availability of affordable housing for all households in Dinuba.

Policies

1. Advocate and support proposed federal and state actions which will create a positive, stable climate for housing production.
2. Wherever appropriate, facilitate the use of federal or state programs which can assist in development of new housing consistent with identified City-wide housing needs and adopted local plans and programs.
3. Support efforts which serve to coordinate and improve the ability of the housing delivery system to effectively respond to local housing needs.
4. Accommodate and encourage development of a full range of housing types within the City.
5. Maintain a sufficient inventory of developable land to accommodate timely development of needed new housing supplies.
6. Encourage and participate in efforts designed to achieve economies and efficiencies which will facilitate the production of quality, affordable housing.
7. Promote balanced, orderly growth to minimize unnecessary developmental costs adding to the cost of housing.

Objectives

1. Facilitate the construction of non-market rate dwellings by 1997 which is the City of Dinuba's regional share.
2. Facilitate the construction of market rate dwellings by 1997 which is the City of Dinuba's regional share.

Goal 2

Manage housing and community development in a manner which will promote the long-term integrity and value of each new housing unit and the environment in which it is located.

Policies

1. Provide that new housing be constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.
2. Encourage application of community design standards
3. Manage new residential development within the context of a planning framework designed to minimize adverse impacts on the area's natural resource base and overall living environment.
4. Manage neighborhood environmental factors such as traffic flow, school locations, parks, and open spaces and other public uses to stabilize and upgrade neighborhoods and dwellings.

Objectives

1. Maintain community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments.
2. Maintain and update public service master plans, including water, sewer, and drainage.

Goal 3

Provide for a choice of housing locations for all residents.

Policies

1. Review and update the Dinuba General Plan on a regular basis to ensure that growth trends are accommodated.
2. Encourage the development of various types of housing opportunities in all residential areas.
3. Establish density bonus procedures that encourage the provision of affordable housing.

Objective

1. Designate sufficient land for residential development and residential reserves to provide 200 percent of the land required for new development through 1997.

Goal 4

Maintain and improve the quality of the existing neighborhoods and the housing stock.

Policies

1. Monitor housing stock quality to maintain a current inventory of all substandard housing units.
2. Provide for removal of all unsafe, substandard dwellings which cannot be economically repaired.
3. Encourage development of sound new housing on vacant land within existing neighborhoods which have the necessary service infrastructure.
4. Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
5. Promote public awareness of the need for housing and neighborhood conservation.
6. Manage public housing projects to ensure proper maintenance of the area's public housing inventory.

7. Support actions which foster and maintain high levels of owner-occupancy, particularly in those neighborhoods in which housing quality is declining.
8. Promote development of public policies and regulations which provide incentives for proper maintenance of owner-occupied and rental housing.
9. Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
10. Encourage proper maintenance of essential public services and facilities in residential developments.
11. Encourage available public and private housing rehabilitation assistance programs where such action is needed to ensure preservation of the living environment.
12. Facilitate maximum utilization of federal and state programs which can assist lower income homeowners to properly maintain their dwelling units.

Objectives

1. Rehabilitate an annual average of ten dwellings for very low and low-income households, through 1997.
2. Conserve existing dwellings for very low and low-income households through 1997.
3. Encourage the participation of Self-Help Enterprises and other non-profit developers to assist in the rehabilitation and conservation of housing within Dinuba.

Goal 5

Promote equal access to safe and decent housing for all income groups.

Policies

1. Encourage enforcement of fair housing laws throughout the City.
2. Support programs which increase employment and economic opportunities.
3. Encourage development of a range of housing for all income levels in proximity to existing and planned employment centers.

4. Encourage full utilization of federal and state housing assistance programs which can enable those persons with unmet housing needs to obtain decent housing at prices they can afford.
5. Support the development of housing plans and programs, including new government subsidized housing, which maximizes housing choice for minorities and lower income households commensurate with need.
6. Wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower income groups.
7. Develop record keeping methods to track the City's accomplishments in meeting its non-market rate housing need allocation.

Objectives

1. Facilitate the provision of homeowner and rental assistance to very low and low-income households.
2. Research and apply for housing assistance from applicable federal and state housing programs.

Goal 6

Promote energy conservation in all residential neighborhoods.

Policies

1. Advocate and support proposed federal and state actions to promote energy conservation.
2. Promote public awareness of the need for energy conservation.
3. Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.
4. Encourage maximum utilization of federal and state programs which assist homeowners in providing energy conservation measures.

Objective

1. Maintain local ordinances to promote energy conservation.

CHAPTER 9

FIVE-YEAR ACTION PLAN

This chapter sets forth a five-year program of actions necessary to achieve the stated goals. Many of these actions can be accomplished on the local level, others require state and federal Government action including the funding of various housing programs.

The following sections present the individual actions and programs necessary to achieve the plan goals. Each goal contains an overview, an identification of existing and potential actions and programs to meet stated goals, a five-year action plan, and identification of responsible agencies and funding sources.

9.1 Provision of Adequate Sites for Housing Development

The available land inventory identifies vacant land within the City limits that should be developed utilizing existing infrastructure. The City will encourage in-fill development. Urban in-fill would preserve agricultural lands and minimize capital improvement and public service costs.

Additionally, the City's land use policies have been developed to provide for fringe area development through cooperation with Tulare County. The County provides for urban development through policies that channel new development to existing urban areas.

Because urban development requires an extensive system of services, services which the City provides and the County does not, development is expedited by annexation. The major tool used in protecting the growth areas of Dinuba is to zone the areas to a larger minimum lot size to preclude division of lots to a size that would hinder urban conversion in the future. In addition, the zoning encourages the agricultural use of the property up to the point of the need to convert it to urban use. Due to staffing cutbacks, Tulare County has not revised its County General Plan to conform with the Dinuba General Plan adopted in 1988. This has led to some land use planning conflicts on the urban fringe.

Action Plan

1. The City will pursue an agreement with Tulare County to plan and zone all territory with Dinuba's Sphere of Influence consistent with the Dinuba General Plan.

Year: 1992
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

2. The City will actively pursue annexation of unincorporated areas within the City's Sphere of Influence to provide land necessary to accommodate housing needs as the demand occurs.

Year: 1992-1997, on-going as housing needs occur
Responsible Agency: City of Dinuba Community Development Department
Funding Source: Application Fees

3. Dinuba will prepare a five-year land use plan update. This plan will set aside sufficient land area to meet future residential needs through 1997. Land reservation will be approximately 200 percent of need in order to allow sufficient land choice and inhibit inflated values due to potential monopoly of growth areas.

Year: 1993
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

4. The City will revise its zoning ordinance to provide incentives and housing densities adequate to meet the needs of the Very Low and Lower income group.

Year: 1992
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

5. The City will establish a set of reference maps with zoning, infrastructure and other relevant development information to provide for future review and analysis of zoning within the jurisdiction and to assist developers in locating appropriate sites for housing.

Year: 1993
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

6. The City will prepare an Urban Growth/Annexation policy to encourage in-fill of existing vacant land and to discourage premature annexation and idling of agricultural land.

Year: 1992
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

7. The City will utilize the existing Redevelopment Agency. The agency will pursue the purchase of land and provide other incentives to encourage housing production. Specifically, the Low/Moderate Income set-aside program will have an estimated \$613,000 to spend on housing programs between 1992-1997. (See Table 8-1 for quantified objectives)

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: Tax Increment Financing

8. The City will prepare an inventory of government owned land within the City and its Sphere of Influence and analyze that land for possible housing sites. If appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted housing.

Year: 1993
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

9.2 Provision for Very Low, Low and Moderate Income Housing

In the past 30 years, private industry has been unable to produce affordable housing for the very low-income family. Current trends indicate that other segments of the housing market may present similar problems in the future. Since 1970, it is estimated that the rates of increase in rental cost and sales prices for housing have been twice as great as the increase in median income. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this large segment of population may be further diminished.

Although state and local governments, as well as private industry, have important roles in the provision of assisted housing, federal funding of existing and/or new housing programs is essential to the provision of assisted housing, for very low, low and moderate-income households. Without that resource, the ability of local government to address the housing needs of these income groups is reduced. In the past several years the availability of funding through the federal government has diminished alarmingly and local government is facing a situation in the near future

where there may be no resources at all to assist the very low and low-income groups. Only a change in state and national priorities will alleviate this problem.

As housing costs rise, future housing needs will increasingly be translated into a greater demand for less costly housing types like multiple-family units and mobile homes. While existing community plans provide for a full range of housing types and densities, future decisions regarding public improvements, zoning, and development standards will determine the extent to which multiple-family housing and mobile homes will be successfully utilized in meeting anticipated housing needs.

Housing assistance provided by federal and state programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the individual or family, while others assist the owner or developer.

Action Plan - Assistance to Homeowners

1. The City, through the Redevelopment Agency, will continue its programs assisting low and moderate-income households to become homeowners. The Agency will also continue to work with non-profit organizations to build houses in Dinuba to be sold to eligible households.

To assist with these programs the Agency may write down land costs, provide assistance with off-site improvements or development fees, search for sites, or provide other forms of subsidies. (See Table 8-1 for quantified objectives)

Year:	On-going
Responsible Agency:	City of Dinuba Community Development Department
Funding Source:	Tax Increment Financing

2. The City and the Redevelopment Agency will work with developers on urban in-fill projects which will provide low and moderate-income housing opportunities. The Agency's participation may include land costs write down, provide assistance with off-site improvements or development fees, search for sites, or other forms of subsidies.

Year:	On-going
Responsible Agency:	City of Dinuba Community Development Department
Funding Source:	Tax Increment Funding

3. The City will encourage developers to make application for FmHA 502 Interest Subsidy programs and will work with and assist those developers. The City

will take all actions necessary to expedite processing and approvals for such projects.

This program provides direct loans to individuals of very low to low income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as one percent to market rate. The ability to achieve this objective is contingent upon the market conditions during the plan period, interested developers, and congressional authorization to issue such bonds.

Year:	On-going
Responsible Agency:	City of Dinuba Community Development Department/Private Developers
Funding Source:	Farmers Home Administration

Action Plan - Assistance to Renters

1. The City of Dinuba will encourage developers to make application for HUD Section 8-New Construction allocations and will work with and assist those developers.

When a proposal for a new rental project is accepted, HUD enters a Housing Assistance Payment (HAP) contract with the owner which guarantees rent assistance payments to qualified renters for a specified period of time up to 20 years. The program does not provide construction financing, but HAP contracts can be pledged as security for mortgage loans. In this program the subsidized rent payments are tied to the units.

Year:	On-going
Responsible Agency:	Private Developers
Funding Source:	Federal Department of Housing and Urban Development

2. The City will work with and assist those developers who are willing to provide very low income and low-income rental housing. The City of Dinuba will take all actions necessary to expedite processing and approvals for such projects.

Year:	On-going
Responsible Agency:	Private Developers/City of Dinuba Community Development
Funding Source:	General Fund

3. The City will support the Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.

Year: On-going
Responsible Agency: Tulare County Housing Authority
Funding Source: Federal Department of Housing and Urban Development

4. The City will encourage developers to make application for California Housing Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to developers of rental housing projects.

Year: On-going
Responsible Agency: Private Developers
Funding Source: California Housing Finance Agency

5. The City will work with the Housing Authority and seek Article 34 approval within the City of Dinuba to facilitate the funding of housing for very low and low-income families.

State law mandates that prior to the expenditure of funds by a public agency that approval be obtained from the local populace through a referendum for the provision of government assisted housing within the City. Approval of such a referendum within the City of Dinuba would greatly facilitate the development of housing by the Housing Authority.

Year: On-going
Responsible Agency: City of Dinuba
Funding Source: General Fund

6. The City will continue to update the General Plan and to use specific plans to ensure that sufficient land area is provided to meet future multi-family residential needs through 1997. Land reservation will be at least 200 percent of need in order to allow sufficient land choice and inhibit inflated values due to potential monopoly of growth areas.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund/Special Fees

7. The City will support and participate in any additional rental housing programs which are intended to provide non-market rate housing in market rate rental projects.

Year: On-going
Responsible Agency: Private Developers/City of Dinuba Community Development Department
Funding Source: General Fund

9.3 Housing Rehabilitation and Conservation

Although the assessment of current housing needs indicates that the majority of Dinuba's population is adequately housed, it also clearly illustrates that a certain segment of households are currently experiencing housing quality problems. Based on the inventory of substandard housing, more than 1,500 families within Dinuba are currently living in housing that needs some repair or rehabilitation. Part of this problem stems from the fact that many dwellings were built prior to local building codes and planning regulation.

Housing conservation is necessary to protect the existing housing stock and to enhance and maintain existing neighborhood quality. The City has a very aggressive housing rehabilitation program using CDBG funds. Since 1982, the City has secured five grants and allocated no-interest or low-interest loans for the rehabilitation of 123 units as follows:

Year	Units	Total Expenditures
1982	24	\$ 336,600
1983	26	467,715
1985	28	471,066
1987	25	417,473
1989	20	363,961
	123	\$2,056,938

A 1992 application is expected to provide financing for the rehabilitation of an additional 20 units.

Action Plan

1. The City will continue to apply for CDBG funds for housing rehabilitation and to actively participate in outreach efforts to make known to city residents that the program is available. (See Table 8-1 for quantified objective)

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: Community Development Block Grant

2. The City will support Housing Authority administration of the Section 8 Moderate Rehabilitation Program which provides for improvements to existing housing units as well as rental assistance payments on behalf of lower-income families.

The Housing Authority will solicit proposals from owners who have units that do not meet minimum quality housing standards and are interested in putting their units in the program. If rehabilitation is deemed feasible, the property owner will be responsible for making all required improvements, and when completed, will execute a 15-year contract for rent subsidies for qualified renters. The rents for these units will be higher than for the regular Section 8 program in order to provide additional income for repaying the cost of rehabilitation.

Year: On-going
Responsible Agency: Tulare County Housing Authority
Funding Source: Federal Department of Housing and Urban Development

3. The City will encourage homeowners to make applications for FmHA 504 Single Family Rehabilitation allocations which provides home repair loans up to \$7,500 at one percent interest to very low-income families for the purpose of making repairs needed for the health and safety of the family and/or the community.

The ability to achieve this goal is dependent upon availability of funds from FmHA and interested property owners.

Year: On-going
Responsible Agency: Farmers Home Administration
Funding Source: Farmers Home Administration/Tax Increment

4. The City will apply to the California Housing Rehabilitation Program - Owner Occupied Housing for funds to assist low income homeowners with housing rehabilitation. (See Exhibit 31 for quantified objectives)

Year: 1993
Responsible Agency: City of Dinuba Community Development Department
Funding Source: California Department of Housing and Community Development, Proposition 77

5. All housing units being constructed, rehabilitated, expanded, or relocated will be inspected by the City Building Official who enforces the Uniform Building Code and several related sub-codes, such as the Plumbing and Electrical Codes, pursuant to the State Housing Law (California Administrative Code, Title 25, Chapter 1).

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: Building Permit Fees

6. The City of Dinuba and Tulare County will continue to enforce the Housing Code which provides minimum health and safety standards for the maintenance of the existing housing supply. These standards are intended to provide for safe and sanitary housing that is fit for human habitation. The Tulare County Health Department has the authority for enforcing housing violations. The enforcement of the Housing Code is normally handled on a passive, complaint-response basis.

Year: On-going
Responsible Agency: Tulare County Health Department and City of Dinuba Building Official
Funding Source: General Fund

7. The City will investigate the feasibility of implementing a program which would require developers who remove a residential structure from the housing market through demolition to replace that lost housing unit or pay an in-lieu replacement fee which would be deposited into a fund to be used for affordable housing construction.

Year: 1992/93
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund or Tax Increment Funds

8. The City will review its policies related to housing conservation and will adopt new policies and procedures where necessary. This will include, but not be limited to, new standards for apartment and mobile home park construction as well as conversions of apartments and mobile home parks into condominiums.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

9. The City will maintain an inventory of those units in need of repair or demolition and will provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired.

Year: 1992/93
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

9.4 Housing to Accommodate Special Needs

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price and include either unique physical or sociological requirements, or both. Included in this category are senior citizens and handicapped persons, large families, who need four, five, or more bedrooms in a dwelling; farmworkers, who move from one location to another for all or part of the year; and families with female heads of household, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in crowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem.

Not all persons and households with "special needs" are in the lower-income groups, but it can be safely assumed that with sufficient income available, these special needs can be satisfied. Special needs groups with low or limited incomes are those targeted by the action plan. All programs listed in the prior section also assist those individuals and households with special needs.

Action Plan

1. The City will encourage non-profit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and handicapped and will take all actions necessary to expedite processing and approval of such projects.

In addition, should funding become available, the City will facilitate the project by assisting in locating appropriate sites and will consider the use of available resources to either write down the cost of the site or fund infrastructure improvements.

Year:	On-going
Responsible Agency:	Non-profit Sponsor
Funding Source:	Federal Department of Housing and Urban Development

2. The City in cooperation with Tulare County will apply to the State Department of Housing and Community Development for an HCD Farm Worker Housing Grant. To be funded with CDBG and with a State HCD Farm Worker Housing Grant, the homes will be sold at a subsidized cost to eligible farm workers.

Year:	On-going
Responsible Agency:	City of Dinuba, Tulare County Department of Community Development
Funding Source:	Community Development Block Grant, State Farm Worker Housing Grant

3. The City will encourage non-profit sponsors and/or the Housing Authority to make application for FmHA 514/516 allocations for rentals which provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing. Public and private non-profit corporations, including state agencies and political subdivisions, are eligible for both grants and loans.

The ability to achieve this goal is dependent upon the availability of County staff, interested profit and non-profit corporations and the availability of funds from FmHA.

Year:	1994
Responsible Agency:	Tulare County Housing Authority
Funding Source:	Farmers Home Administration

4. The City will establish a program to install wheelchair ramps at all curb radii and complete the installation of sidewalks, curbs and gutters in older parts of town which lack such facilities.

Year: On-going
Responsible Agency: City of Dinuba Public Works Department
Funding Source: Tax Increment, Assessment District Financing, Private Development

9.5 Removal of Constraints

Many factors affect the ultimate cost of housing to the consumer, be it rental or home ownership. Some of these constraints are the result of governmental actions, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated and each affect the other, so action programs which affect one group can affect the other. To address governmental constraints, the City needs to carefully analyze fees, land use controls, building codes, and site improvement standards.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of the City or County. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

Action Plan - Governmental Constraints

1. The City will review its zoning ordinance to identify those obstacles to the timely development of housing.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

2. The City will review its development standards in order to identify those areas that could result in impediments to the development of new housing opportunities.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

3. The City will analyze recent changes in the General Plan and the Zoning Ordinance which allow mobile homes on single-family lots, provide density bonuses for low and moderate-income housing, and allow second dwellings on single-family lots; to identify the impacts these changes will have on low and moderate-income housing availability and affordability; to identify problems which limit these programs; and to formulate proposed changes which remove barriers to effective impact on housing need.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

4. The City will monitor site improvement standards, such as setbacks and square foot minimums, and formulate appropriate modifications (if necessary) which remove unnecessary constraints on affordable housing.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: General Fund

Action Plan - Non-Governmental Constraints

1. The City will research alternative methods of financing for low income households home ownership opportunities.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: Tax Increment Funds

2. The City will consider the use of a portion of its Community Development Block Grant allocation and/or tax increment to write down infrastructure improvements and/or land costs.

Year: On-going
Responsible Agency: City of Dinuba Community Development Department
Funding Source: CDBG/Tax Increment

3. The City will implement the density bonus requirements in state law which provide for a 25 Percent density bonus and additional incentives for projects providing very low and lower income housing.

Year:	On-going
Responsible Agency:	City of Dinuba Community Development Department
Funding Source:	Application Fees

9.6 Energy Conservation Opportunities

The City has promoted energy conservation for residential uses on both educational and regulatory levels. The City plans to support educational programs which promote residential energy conservation for both new construction and existing residences in Dinuba.

On a regulatory level, the City enforces the State Energy Conservation Standards (Title 24, California Administrative Code). These building codes provide a great deal of flexibility for individual builders to achieve a minimum "energy budget" through the use of various performance standards. These requirements now apply to all new residential construction as well as all remodeling and rehabilitation construction. Subdivision and site plan review regulations or policies which require compliance with specific energy conservation standards have not been adopted to the City.

Action Plan

1. The City will support public education programs which promote residential energy conservation and public awareness.

Year:	On-going
Responsible Agency:	City of Dinuba/Outside Interest Groups
Funding Source:	General Fund/Other Private or Public Sources

2. The City will continue to enforce building code regulations (Title 24, California Administrative Code) which require compliance with residential energy conservation measures for all new construction and remodeling.

Year:	On-going
Responsible Agency:	City of Dinuba Community Development Department Building Division
Funding Source:	Application Fees

9.7 Promotion of Equal Housing Opportunities

Although inadequate distribution of affordable housing within a community or region is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting the renting or sale of housing. Discrimination violates State and Federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the State Department of Fair Employment and Housing.

Action Plan

1. The City will direct residents with discrimination complaints to the State Department of Fair Employment and Housing.

Year:	On-going
Responsible Agency:	State Department of Fair Employment and Housing and the Fresno County Public Works, Consumer Protection Division
Funding Source:	State or County Funding

TABLE 8-1
Quantified Annual Housing Objectives
Assistance to Homeowners

Agency/Program Funding	New/Existing	Dwelling Type	Income Group Assisted	Special Needs Group	Total Dwelling Units/Year
RDA/Non Profit Groups- Tax Increment Financing	New	SF	50 to 80% of Median Income	Farmworkers, Overpaying, Overcrowded	25
RDA Tax Increment Financing (Homebuyers New Program)	New	SF	50 to 120% of Median Income	Overpaying	5
CDBG Rehabilitation	Existing	SF	50 to 80% of Median Income	Female Head, Seniors, Overpaying	10
				Total Annual Owner Assistance Goal	40

Table 8-2
Quantified Annual Housing Objectives
Assistance to Renters/Rental Housing

Agency/Program Funding	New/Existing	Dwelling Type	Income Group Assisted	Special Needs Group	Total Dwelling Units/Year
RDA - Tax Increment	New	MF	50 to 120% of Median Income	Overpaying, Overcrowded, Female Head	15
City of Dinuba - Section 8-HUD	Existing	SF/MF	80% of Median Income	Overpaying	5
RDA - Rental Rehab. HUD	Existing	SF/MF	All		5
Non-profit Sponsor/RDA-HUD Sec.202	New	MF	80% of Medium Income	Seniors, Handicapped	5
				Total Annual Rental Assistance Goal	30

APPENDIX A
HOUSING QUALITY SURVEY

City of Dinuba Target Area Survey

Conducted by
Self-Help Enterprises (SHE)
December 1991

Purpose:

A city-wide housing condition and income/interest survey was conducted in December 1991. The purpose of the survey was twofold: first, to gather information in order to assess the feasibility of applying for and implementing a housing rehabilitation project in the city under the 1992 CDBG funding cycle. Second, to develop a program design which would effectively address demonstrated housing needs. The survey was conducted in accordance with the California Department of Housing and Community Development guidelines included in the 1992 Community Development Block Grant Training Manual.

Methodology:

The survey was conducted in three stages. First, a basic housing condition ("windshield") survey was completed by a SHE Area Construction Supervisor/Project Coordinator with eleven years experience in all phases of construction and estimating. He is also a licensed general contractor. The initial portion of the survey established the universe of substandard units in the area. The inspector rated each living unit in the target area as standard or substandard, depending on overall condition, and noted the results on appropriate County Assessor Parcel Maps. "Standard" is defined as a unit with no repair or rehabilitation needs, while a deteriorated or dilapidated unit was included in the "substandard" universe.

In the City-wide target area of Dinuba, a total of 3,922 housing units were identified, with 2,336 units classified as standard and 1,586 as substandard.

In the second part of the survey, 150 of Dinuba's 1,586 substandard units were further identified as needing "minor," "moderate" or "substantial" rehabilitation, or as being dilapidated. The last designation is applied to units on which only correction of health and safety factors or demolition is economically feasible; i.e., they are too expensive to bring up to the Uniform Housing Code standards. The 150 units were selected from throughout the City based on the proportionate concentration of substandard units.

In the third part of the survey, a team of bilingual interviewers gathered information on a total of 317 households living in substandard units. Information was gathered on household income, demographic characteristics and interest in participating in a housing rehabilitation program. Again households were selected from throughout the City based on proportionate concentrations of substandard units.

Upon completion of the surveys, collected data was collated and analyzed. The summaries and forms used follow.

1992 City of Dinuba
Display of Survey Results

Housing Condition Survey Results

1.	Total number of units in area	<u>3,922</u>
2.	Number of units in need of rehabilitation and dilapidated	<u>1,586</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)	<u>40.4</u>
4.	Number of units surveyed	<u>150</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:	
	<u># of Units</u>	<u>% of Item 4</u>
Minor	<u>5</u>	<u>3.3</u>
Moderate	<u>89</u>	<u>59.3</u>
Substantial	<u>35</u>	<u>23.4</u>
Dilapidated	<u>21</u>	<u>14.0</u>
Total	<u>150</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)	<u>9.5</u>

1992 City of Dinuba
Income/Interest Survey
Display of Survey Results

Survey of Substandard Households

Total number of substandard units in area
Total number of households surveyed
Percent of substandard surveyed

Average number of persons per household

Average income per household
Average owner occupied income
Average renter occupied income

Tenure of households

Owned
Rented
Declined to disclose

Household income range

Lowest target income group
Target income group

Owners in the lowest targeted income group
Owners in the targeted income group
Renters in the lowest targeted income group
Renters in the targeted income group

Ethnicity of head of household

Mexican-American
Anglo
Black
American Indian
Asian/Pacific Islander
Other Ethnic
Declined to Disclose

Elderly households

Female heads of households
SSI recipient households
Households with handicapped residents
Households with farmworkers

TIG homeowners whose housing cost exceed 30%
TIG renters whose housing cost exceed 30%

TIG homeowners expressing interest in
participating in a rehab program, would
allow lien, and pay according to income

	<u>Total</u>	<u>Percent</u>
Total number of substandard units in area	1586	
Total number of households surveyed	317	
Percent of substandard surveyed	20%	
Average number of persons per household	3.68	
Average income per household	\$16,162	
Average owner occupied income	\$17,622	
Average renter occupied income	\$13,794	
Tenure of households		
Owned	185	58%
Rented	128	41%
Declined to disclose	4	1%
Household income range		
Lowest target income group	178	56%
Target income group	262	83%
Owners in the lowest targeted income group	90	49%
Owners in the targeted income group	143	77%
Renters in the lowest targeted income group	88	69%
Renters in the targeted income group	119	93%
Ethnicity of head of household		
Mexican-American	198	63%
Anglo	114	36%
Black	0	
American Indian	0	
Asian/Pacific Islander	2	.05%
Other Ethnic	1	
Declined to Disclose	2	.05%
Elderly households	101	32%
Female heads of households	79	25%
SSI recipient households	76	24%
Households with handicapped residents	31	10%
Households with farmworkers	95	30%
TIG homeowners whose housing cost exceed 30%	84	59%
TIG renters whose housing cost exceed 30%	105	88%
TIG homeowners expressing interest in participating in a rehab program, would allow lien, and pay according to income	58	41%

HOUSING CONDITION SURVEY FORM

Address: _____

Circle
Approp.
Value

1 - FOUNDATION:

0 Existing Foundation in good condition.
15 Needs a partial foundation.
25 Needs a complete foundation.

2 - ROOFING:

0 Does not need repair.
5 Needs patching.
10 Needs structural repair.
15 Roof structure needs replacement and re-roofing.

3 - SIDING:

0 Does not need repair.
3 Needs painting.
5 Needs to be patched and repainted.
10 Must be replaced and painted.

5 - WINDOWS:

0 No repair needed.
5 In need of repair.
10 In need of replacement.

6 - DOORS:

0 No repair needed.
1 Repainting needed.
3 Replacement needed.

TOTAL POINTS

Sound	9 or less
Minor	10 - 15
Moderate	16 - 39
Substantial	40 - 55
Dilapidated	56 and over

NOTE: A unit must receive 10 points or more to be counted as in need of rehabilitation.

CONFIDENTIAL

COMMUNITY: _____ SECTION: _____ SURVEYOR: _____

Name: _____ Phone: _____

Address: _____

Ethnic: M B AI P W Other: _____

Does your house have a foundation? Y N

Does your roof need repair? Y N

Does your furnace provide enough heat? Y N

Does any plumbing leak? Y N

Does your electrical system need repair? Y N

*Rehab potential 1 2 3 4

Number of units on property. _____

Total persons in household. _____

Anyone in household over 62? Y N

Female head of household? Y N

Anyone in the household handicapped? Y N

Anyone in the household on permanent disability? Y N

Rent or own? R O

Clear Title? Deed of Trust? Contract of Sale? CT DT CS

Monthly house payment or rent. \$ _____

Monthly utility cost (gas, electric, water). \$ _____

If owners, yearly taxes and insurance cost. \$ _____

Are any members seasonal farmworkers? Y N

Does anyone receive: (gold check) SSI Y N

Does anyone receive: AFDC Y N

Total annual household income (letter) \$ _____

* TIG Y N

* LTIG Y N

1. Would you be interested in participating in a home rehabilitation program? Y N

2. Would you be willing to live in the house while it is being rehabbed? Y N

3. You would be required to do some actual work on the house. Would you be willing to do that? Y N

4. Would you be willing to have a lien placed on your property for the cost of the rehab work? Y N

5. You may be required to make a payment on your loan based on your income. Would you be willing to do that? Y N

6. If the required (Health & Safety) repairs used all the available funds and you could not do fix-up (cosmetic) items, would you still be willing to participate? Y N

DINUBA CITY COUNCIL
Resolution No. 92-19

A RESOLUTION OF THE CITY COUNCIL OF THE
CITY OF DINUBA AMENDING THE CITY'S GENERAL
PLAN BY ADOPTION OF THE 1992 DRAFT OF THE
HOUSING ELEMENT, APPLICATION NO. P-1218

WHEREAS, at a regular meeting held on May 5, 1992, the Dinuba City Planning Commission held a public hearing for review of the 1992 Draft Housing Element; and

WHEREAS, the Dinuba City Planning Commission has submitted to the Dinuba City Council, its report and recommendation concerning adoption of the 1992 Housing Element as an amendment to the City of Dinuba General Plan; and

WHEREAS, on May 12, 1992, the City Council of the City of Dinuba did conduct a noticed public hearing in the Council Chambers of the Dinuba City Hall for the purpose of updating the Housing Element of the General Plan; and

WHEREAS, Section 65588(a) of the California Government Code requires cities to prepare a local Housing Element as part of their General Plan, and Title 25, Subchapter 4 of the California Administrative Code sets forth regulations to be followed in the preparation of local Housing Elements and to comply to Article 10.6 of the Government Code; and

WHEREAS, the City Council did consider reports from the Community Development consultant and staff, together with testimony from the general public in the matter of updating the Housing Element; and

7 WHEREAS, the Housing Element directs residential development
8 and provides for housing preservation consistent with the overall
9 economic and social values of the City; and
10
11

12 WHEREAS, the Housing Element is an official municipal
13 response to a growing awareness of the need to provide housing
14 for all economic segments of the community; and
15
16

17 WHEREAS, the Housing Element establishes policies that will
18 guide City decision-making and set forth an action program to
19 implement housing goals; and
20
21

22 WHEREAS, the City Council has reviewed, considered and
23 approved the Negative Declaration for the subject proposal in
24 compliance with the California Environmental Quality Act of 1970
25 as amended.
26
27

28 NOW, THEREFORE, BE IT RESOLVED that the Dinuba City Council
1 does hereby adopt the Negative Declaration prepared for the Draft
2 Housing Element, Application No. 1218.
3
4

5 BE IT FURTHER RESOLVED, that the Dinuba City Council
6 approves the General Plan amendment as specified in the 1992
7 Draft Housing Element.
8
9

10 I hereby certify that the following resolution was duly
11 passed and adopted by the Dinuba City Council, at a regular
12 meeting held on the 12th day of May, 1992, by the following vote:
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C124913135

1 Resolution No. 92-19
2 Page 3

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4 AYES: de la Montanya, Millard, Lankford, Westmoreland, Fudge

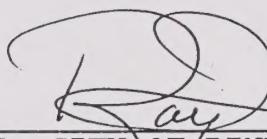
5 NOES: None

6 ABSENT: None

7 ABSTAIN: None

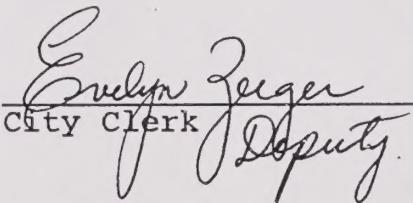
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10 
MAYOR, CITY OF DINUBA

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12 ATTEST:

13 
14 Evelyn Zeiger
15 City Clerk Deputy

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